

Loan Project funded by the West Yorkshire Mayor Tracy Brabin's 'Cost of Living Support Fund' Open to Bradford, Kirklees or Craven residents

With Spring Half term fast approaching, we are delighted to share our offer for the community that will support a never ending worry that's constantly on the top of the list for parents and carers of growing children through the launch of our 'Spring Back to School Loan' [Spring Back to School Loan - Bradford District Credit Union \(bdcu.co.uk\)](https://www.bdcu.co.uk)

Funded by the West Yorkshire Mayor Tracy Brabin's 'Cost of Living Support Fund,' Bradford District Credit Union has launched the "Spring Back to School Loan" to bring support and financial relief to those in need of a School Uniform Refresh during February's half term, it will be available across Bradford, Kirklees, and Craven with a £10 saving starter.

Numbers are limited so people need to apply fast. This initiative will be available between 1st-18th February only.

This £200 emergency loan is especially for low-income families and individuals who face financial challenges and may be tempted to go to a loan shark. It's not just a loan; it's a helping hand extending support and stability during these tough times. The 'Spring Back to School' loan is unique, offering those with poor credit scores:

1. Save While You Borrow: Get a £10 credit boost in your account when your loan is approved, plus save as you repay, building a safety net for tough times.
2. Build your Credit Score: As you repay your loan, you will be building your credit score through the Credit Union.
3. No Fees: The freedom to repay early without extra charges, making it lighter on your pocket.

The application process is inclusive and empathetic, considering various financial backgrounds without letting past financial difficulties overshadow present needs. Once approved, the funds are promptly made available, often on the same day. Applications are provided with affordability checks.

Please find more information and apply here: [Spring Back to School Loan - Bradford District Credit Union \(bdcu.co.uk\)](https://www.bdcu.co.uk)

This initiative aligns with our shared mission with the Anti-Poverty Coordination Group to be more than just financial aid; it's about nurturing a sense of community and belonging. Let's spread the word about this meaningful gesture and together, make a real difference to parents, carers and families this half term.