



# CO-BORROWER OVERVIEW

[www.onepercentforamerica.org](http://www.onepercentforamerica.org)

## Support a Dream. Strengthen a Community.

You are receiving this because you've been invited to help support someone you know on their path to U.S. citizenship by being a co-borrower for a 1% interest loan from One Percent for America (OPA).

 **Who is OPA?**  
One Percent for America (OPA) is a nonprofit organization that reduces financial barriers to U.S. citizenship for immigrants. OPA's innovative model provides 1% interest loans to cover citizenship application fees. Once a loan is repaid, those funds are reinvested into new loans, creating a cycle where each borrower helps the next.

 **What is an OPA 1% Interest Loan?**  
The OPA 1% Interest loan is a 12-month, low-cost loan, designed specifically for immigrants to help cover their USCIS citizenship application fees. [See full loan details.](#)

 **What is a Co-Borrower?**  
The OPA 1% interest loan is a joint-credit loan product. Although the co-borrower does not have access to the loan funds, the borrower and co-borrower share financial responsibility for repaying the loan.

 **As a Co-Borrower you will need to meet minimum credit requirements and provide your contact information along with the following :**

- Social Security Number
- A valid U.S. debit account
- Proof of employment via recent pay stubs

 **Know Before You Sign**

- Understand the loan terms and conditions. [See full loan details here.](#)
- You're equally responsible for repaying the loan and you can make payments at any time to help keep the repayment current.
- Repayment activity (positive or negative) of you and the borrower will be reported to credit agencies.
- You will receive the same account status communications as the borrower. Ensuring that you always know the current status of the loan.

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### Ready to Support Someone's Journey?

Reach out to the person who invited you to discuss your co-responsibility.

Ready to co-borrow or learn more? Visit [onepercentforamerica.org](http://onepercentforamerica.org).

OPA is here to help. Contact us with any questions, we want you to feel confident every step of the way. [Supportopa@onepercentforamerica.org](mailto:Supportopa@onepercentforamerica.org)