When Amelia Tremblay first saw Capital Good Fund’s bus ad for quick and affordable loans, she never imagined applying for one. After all, as a great grandmother of two, a grandmother of three, and a mother of two, she has had to maintain a budget for much of her life. Yet when her car broke down on the way to a camping trip with her family, she suddenly found herself unable to afford the $2,000 in repairs.

Capital Good Fund exists because most of us, at some point, find ourselves facing expenses that outstrip our savings. For those families with good credit and steady income—especially homeowners with equity in their home—these expenses can be covered with a credit card, personal loan, or home equity loan. And because they have access to credit that is affordable, they are usually able to pay back the debt in a reasonable period of time without damaging their credit or further straining their finances.

Fortunately Amelia remembered that bus ad and gave us a call. In a few days she had been approved for a $2,000 loan with which she had her car repaired. The process from loan inquiry to application and closing led her to note that “Capital Good Fund really works with people. By being nice and asking them about their needs they are able to help a lot of people. I would come here before I would go to a bank.”

Now that Amelia is back on the road she can get to and from her doctor and maintain her active lifestyle—gardening, arts and crafts and visiting her large and loving family. As for her original impression of that bus ad, Amelia’s advice is “If you really need help, just call. Don’t be embarrassed; everybody needs help every now and then.” In short, we don’t believe that loans are always the solution, but when access to affordable capital can change a life, we are always at the ready, eager to take that call.