Eight years ago, Eva Jimenez left the Dominican Republic in pursuit of the American Dream. Settling in Providence, Rhode Island, she secured a steady job as a teaching assistant and began to carve out a new life for herself in the United States. A woman of many talents, she also pursued her passion for painting and as a writer. But something was missing for Eva: the ability to participate in American democracy.

A longtime resident of the United States, Eva had never become a citizen. Not out of choice, but because the cost of upgrading her status from permanent residency was simply too high. The application fee alone would eat up nearly a month of her salary, and the legal fees would amount to even more. In Rhode Island, the cost of becoming a citizen adds up to nearly $900, a hefty sum. Eva wondered whether she could ever scrape the money together.

But she wanted her voice to be heard. Listening to the radio one day, Eva learned about the Capital Good Fund (CGF), a non-profit micro-lender that empowers low-income Americans to change their lives and better their communities. CGF targets root causes of poverty, of which political exclusion is an important focus. The radio program focused on CGF’s Citizenship Loan, which provides legal U.S. residents with the credit to cover the cost of acquiring citizenship. Eva, listening eagerly, decided immediately to apply.

In March, Eva received her loan and, by September, she had become a citizen. Now, she feels she has a greater stake in her community. She has more job opportunities. And, perhaps most importantly, she has the ability to have her voice be heard through the democratic process. “I'm very happy about organizations like the Capital Good Fund,” says Eva. She adds that although many fellow Latin American immigrants want to become citizens, few can cover the cost. This makes the Capital Good Fund’s loans essential. “We need it,” she says.