Frequently Asked Questions

1) **Q: How do I register and apply for a loan?**
   A: Go to the Kashable page of the Drexel Voluntary Benefits website; click "Apply Today" and you'll be taken to the Kashable Registration page. Under the 'Sign Up' tab, complete the required form fields. Review the Privacy Policy and Terms and check the box; then click "Sign Up." On the next page, you will need to verify your personal email, cell phone and employment information you provided.

2) **Q: How do I verify my email and cell phone on Kashable website?**
   A: Once you have provided your personal email, Kashable will send an email to that address. Go to your email and click the "Verify Email Address" button. Alternatively, you can copy/paste the Token from the email that was sent you into the "Verify Email" box on the Kashable website. To verify your cell phone, Kashable will send a text message to your cell phone containing a 4-digit code which you should enter into the "Verify Phone" box on the Kashable website. You must register with your own personal email and cell phone in order to have access to the Kashable website.

3) **Q: How do I verify my employment with Drexel University?**
   A: Enter in "Drexel University," your Employee ID, Social Security Number, Date of Birth, and your home Zip Code. Once complete, click "Verify Employment." Note: Employee ID is the same ID that you use to register on the Drexel Voluntary Benefits website.

4) **Q: How do I apply for a loan?**
   A: Once your information is verified, you will come to a screen that says "Please Read This Information Carefully"
   - There are 3 boxes: Read each box and check the "Got it" button;
   - Kashable asks the purpose for taking the loan. Select from the menu or click "Other;"
   - Answer bankruptcy question and authorize Kashable to check your credit and verify your employment history and income data.

5) **Q: Does Kashable check my credit when I apply for a loan?**
   A: Yes, Kashable checks your credit when you apply for a loan. When considering your application, we review information provided about you such as your credit score, your employment and your ability to repay the loan.

6) **Q: Can I request a specific loan amount?**
   A: When applying for a loan, you will first see the maximum amount that you are eligible to apply for at that time. You do not have to apply for the maximum amount, and you can slide the selection bar to the amount that you would like to apply for.

7) **Q: Can I repay my loan early?**
   A: Yes. You can repay your loan early at any time without a penalty.