You Could Get Up to $1,300 the Same Day with an H&R Block Emerald Advance® Loan

October 29, 2024

No annual fee, no impact to credit to check eligibility, and no payment required until March 31, 2025

KANSAS CITY, Mo., Oct. 29, 2024 (GLOBE NEWSWIRE) -- H&R Block (NYSE: HRB) today announced the opening of the 2024 application period for the H&R Block Emerald Advance® Loan[1]. Applications will be accepted November 1 through December 31, 2024. The Emerald Advance® Loan originated by Pathward® N.A. provides qualifying individuals up to $1,300 the same day they apply. The Emerald Advance® Loan could provide a little extra breathing room to help with holiday shopping, bills, or unexpected expenses.

"During the holiday season, tight budgets can create additional stress on individuals and families already facing tighter budgets. The Emerald Advance Loan is designed to be simple to apply for and flexible to pay back, for those who need a little extra financial breathing room this time of year," said John Thompson, Vice President of Financial Services at H&R Block. "By streamlining the application process and eliminating annual fees, the aim is to make it as simple as possible for families to get the assistance they need."

The Emerald Advance Loan has no application fee, and checking eligibility won't impact a customer's credit. With no monthly payments required, approved customers now have more flexibility to pay what they can, when they can as long as they pay the loan in full by March 31, 2025. There are convenient repayment options, including using a debit card, check, or money order. And for those who file their taxes with H&R Block this upcoming tax season, the loan can conveniently be paid back with their tax refund.

Anyone can apply for the H&R Block Emerald Advance® Loan during the application period which runs from November 1 through December 31, 2024. To check eligibility and apply, go to HRBlock.com to make an appointment at one of nearly 4,000 participating H&R Block offices. H&R Block associates will gladly assist with the application process. Approved applicants could leave with funds on an Emerald Card®[2] or deposited to their Spruce account[2].

To learn more, and make an appointment to apply for Emerald Advance today, visit HRBlock.com

[1] H&R Block Emerald Advance® Loan originated by Pathward®, N.A. Subject to eligibility and credit approval. Annual Percentage Rate (APR) is 35.9%. Loan amounts vary from $350-$1300. If approved, loan proceeds will be disbursed as directed to prepaid card or checking account at Pathward. Additional terms and conditions apply, see account agreements for details. Offered for a limited time at participating locations.

2 Spruce fintech platform is built by H&R Block, which is not a bank. Spruce℠ Spending and Savings Accounts established at, and the Spruce debit card and the H&R Block Emerald Prepaid Mastercard® are issued by, Pathward®, N.A., Member FDIC, pursuant to license by Mastercard®. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Additional fees, conditions, and terms apply to how you use your Emerald Card or Spruce account. Consult your Cardholder Agreement or Spruce Spending Account Agreement for details.

About H&R Block
H&R Block, Inc. (NYSE: HRB) provides help and inspires confidence in its clients and communities everywhere through global tax preparation services, financial products, and small-business solutions. The company blends digital innovation with human expertise and care as it helps people get the best outcome at tax time and also be better with money using its mobile banking app, Spruce. Through Block Advisors and Wave, the company helps small-business owners thrive with year-round bookkeeping, payroll, advisory, and payment processing solutions. For more information, visit H&R Block News.

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