



## New This Tax Season: H&R Block Filers Could Receive Up To \$4,000 With Refund Advance Loan

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### No interest and no loan fees for those who need money ahead of their refund

KANSAS CITY, Mo., Jan. 06, 2025 (GLOBE NEWSWIRE) -- H&R Block (NYSE: HRB) is excited to announce the return of Refund Advance loan<sup>1</sup>, a no-interest loan of up to \$4,000, issued by Pathward®, N.A, available to qualifying taxpayers who file their taxes with H&R Block between Jan. 3 and Feb. 28, 2025. Designed to help hardworking Americans access funds more quickly than waiting for their refund, Refund Advance loan provides financial relief to filers while they wait for their refund to be processed.

Unlike loans at some tax preparation providers, the Refund Advance loan at H&R Block offices comes with no interest and no loan fees—and funds availability began on January 3, so those who are approved don't need to wait until the IRS is open in late January to receive the Refund Advance loan funds. Clients could receive a Refund Advance loan within minutes of filing, making it a truly consumer-friendly option for those needing financial assistance while waiting for their refund. Plus, new this year, filers have the opportunity to obtain up to \$4,000 through a Refund Advance loan.<sup>1</sup>

"This year, we're thrilled to expand the Refund Advance loan offering, allowing filers to apply for a loan of up to \$4,000 within minutes of filing without interest, loan fees, or complications," said Curtis Campbell, President of Global Consumer Tax & Chief Product Officer at H&R Block. "For many of our clients, receiving their tax refund is a significant financial milestone each year, and we're proud to help them access funds quickly while they are waiting for their refund—even before the IRS officially opens in late January. For those who claim Path Act related credits and must typically wait until mid-February for refunds, a Refund Advance loan can make all the difference."

### Key Features of the Refund Advance Loan:

- **Up to \$4,000**, making it one of the largest no interest refund advance loans among national brands. If approved, a Refund Advance loan will be issued in one of five amounts—\$250, \$500, \$750, \$1,250, \$4,000.
- **No Interest and No Loan Fees:** The loan is issued with no interest and no loan fees, making it an affordable option for consumers.
- **Quick Access to Funds:** If approved, funds can be available the same day, providing easy and efficient access.
- **No Credit Impact and High Approval Rates:** There's no impact to a taxpayer's credit score when applying for or receiving the Refund Advance loan. Plus, the Refund Advance loan program has high approval rates.
- **Repayment with Tax Refund:** An H&R Block tax professional will assist in setting up repayment from the tax refund, ensuring that the loan is automatically repaid once the refund is received, making it a seamless and convenient solution.

H&R Block filers can apply for Refund Advance loan with the help of one of H&R Block's 60,000 tax professionals nationwide during their virtual or in-office appointment. For filers approved for the loan, the funds are typically available the same day and can be deposited into a Spruce<sup>2</sup> account or loaded onto an Emerald Card®.

"For many of our clients, this loan could make a big impact—whether it's paying off bills, catching up on holiday spending, or managing daily expenses," added Campbell. "We know our clients work hard, and this product is designed to better serve them by getting them access to money, quickly, while waiting for their refund."

For more information or to schedule an appointment, visit [www.hrblock.com](http://www.hrblock.com).

<sup>1</sup> This is an optional tax refund-related loan from Pathward®, N.A.; it is not your tax refund. Loans are offered in amounts of \$250, \$500, \$750, \$1,250 or \$4,000. Approval and loan amount based on expected refund amount, eligibility criteria, and underwriting. If approved, funds will be disbursed as directed to a prepaid card or checking account at Pathward. The loan amount will be deducted from your tax refund, and any remaining balance will be sent to you. Tax returns may be e-filed without applying for this loan. Fees for other optional products or product features may apply. Limited time offer at participating locations. H&R Block Maine License No. FRA2. OBTP#13696-BR.

<sup>2</sup> Spruce fintech platform is built by H&R Block, which is not a bank. Spruce<sup>SM</sup> 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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