

# AVERE CREDITO

## WHAT IS IT

AVERE CREDITO (To be given CREDIT) allows you to get a loan (up to 10,000 euros) at a favorable interest rate and with a simplified procedure.



## WHEN CAN YOU REQUEST IT

You can request a CREDIT if:

- you have a regular "permesso di soggiorno" in Italy
- you are resident, domiciled or work in Carpi, Novi di Modena or Soliera
- you have an ISEE equal to or less than 30,000 euros.



## WHAT IS IT FOR

The loan can be used for only the following: housing expenses, fees for schools or training courses, buying a means of transport, buying small equipment for your job, health and legal expenses and other unusual expenses.



## HOW DOES IT WORK

The reason for the loan must be documented. The loan request is first considered by a special Ethics Committee and then by the bank. The time needed for this procedure is about one month. Negative reports in the risk centres can prejudice the approval of the loan. TO HAVE A CREDIT IS NOT THE SAME AS HAVING A CREDIT TO CONSUME!



## WHERE TO APPLY

**The SPORTELLO (window) SOCIALE at the Unione Terre d'Argine**

DEDICATED NUMBER for the cities of Carpi, Novi, Soliera  
Tel. 059-8635287 They will give you an appointment.

**DEDALO ASSOCIAZIONE**

Carpi (MO) Viale Peruzzi 22 at the Casa del Volontariato.  
Tel. 329-1840020 (only during office hours)

Opening time: Wednesday and Saturday 9:30-11:30;  
Thursday 15:00-17:30



**INFO: tel. 059-6550238 [averecredito@casavolontariato.org](mailto:averecredito@casavolontariato.org)**



FONDAZIONE

**Casa del Volontariato**

Ente di Promozione della Solidarietà e del Volontariato