

PAY CHECK ADVANCE LOANS		Student/Class Goal Students often live on a financial tightrope and need to be informed consumers about pay check advance companies and how the high interest rates can get them into financial difficulty if they don't pay the loan off in time.
Outcome <i>(lesson objective)</i> Learners will use their knowledge of interest to compare data from various pay check advance companies and evaluate the positives and negatives of pay check advance loans.		Time Frame 1.5 hours
Standard <i>Use Math to Solve Problems and Communicate</i>		NRS EFL 3-6
COPS Understand, interpret, and work with pictures, numbers, and symbolic information.	Activity Addresses Components of Performance Students often have limited financial resources. When they get into financial difficulties, they sometimes borrow from a pay check advance institution. To better understand the implications of this type of loan, students need to be able to interpret and work with the numerical information that is presented to them.	
Apply knowledge of mathematical concepts and procedures to figure out how to answer a question, solve a problem, make a prediction, or carry out a task that has a mathematical dimension.	The students have to be able to use the information given to figure out interest rates, amount to be paid back, and the implications if they do not pay back the loan on time.	
Define and select data to be used in solving the problem.	The students need to understand the terms and select the proper data to help them calculate the interest and the amount to be paid back.	
Determine the degree of precision required by the situation.	The student should be able to figure the interest rate to the nearest percent and the amount owed to the nearest cent.	
Solve problem using appropriate quantitative procedures and verify that the results are reasonable.	The student should be able to find rate of interest, the amount of interest, and the total amount owed.	
Communicate results using a variety of mathematical representations, including graphs, chart, tables, and algebraic models.	The information can first be communicated in a chart for comparison, and then in answers to selected questions.	
Materials <i>Mike's Scenario</i> <i>Pay Check Advance Information Sheets</i> <i>Pay Check Advance Comparison Chart</i> <i>Pay Check Advance Discussion Sheet</i> <i>Pay Check Advance Review Sheet</i>		
Learner Prior Knowledge Learners will have knowledge of how to find interest, the rate of interest, the amount of interest, and the total amount to be paid back. It would be helpful to have an understanding or proportions to find the annual rate of interest. Learners should understand the terms <i>interest</i> , <i>loan</i> , <i>finance charge</i> , <i>rate of interest</i> , <i>annual interest rate</i> , and <i>cash advance</i> .		
Instructional Activities Step 1 - Students will discuss what they already know about loans and borrowing money. Students might share real life experiences that they have had or have heard about. Teacher can make notes about lesson-related points on the chalkboard or chart paper. Step 2 - In small groups, students will be given the scenario about Mike to read. They will then be given five <i>Pay Check Advance Information Sheets</i> and <i>Pay Check Advance Comparison Chart</i> to fill out in their small groups. Step 3 - The class as a whole will discuss the information on the chart to see if each group has similar information.		

Step 4 - Each small group will be given the *Pay Check Advance Discussion Sheet*. The groups will answer the questions. The group as a whole will talk about the *Pay Check Advance Discussion Sheet*

TEACHER NOTE The discussion might bring up additional issues that should be addressed. Students may need practice with problem solving strategies and want to complete the lesson *What's Standing in Your Way*.

Step 5- Individual students will fill in the *Pay Check Advance Review Sheet*. The answers will be discussed in the whole group.

Assessment/Evidence *(based on outcome)*

Teacher Observation

Comparison Chart of Pay Check Advance

Discussion Sheet for pay check advance

Review Sheet for Pay Check Advance

Teacher Reflection/Lesson Evaluation

Not yet completed.

Next Steps

Learners can examine their personal loan history.

Technology Integration

Purposeful/Transparent

Students often have limited financial resources. With low paying jobs, when an emergency happens like a car breaking down or needing medical care, they often do not have financial resources to pay for these emergencies. pay check advance companies can be an emergency stop gap, but often end entangling the individual into a web of debt.

Contextual

These pay check advance companies are available in most towns and online. They are very accessible for anyone in the community. Many of our learners are living on a financial tightrope, and these companies look like an easy solution to their problems.

Building Expertise

Learners should look at their own banks and previous loan experiences. Using their knowledge of interest, they should be more informed consumers in the future.

Mike's Scenario

Mike works at distribution center. He just graduated from high school and has moved into his first apartment. He has been working for several months, and gets paid every two weeks. The week before payday, his car breaks down and the repairs will cost \$300. He needs the car to get to work. He has maxed out his credit card with moving into his apartment and has not yet been able to save any money. He is trying to decide what to do.

He starts exploring his options. None of his fellow workers live near him to pick him up for work. His parents said that he is on his own. His girl friend just got a job and has no money. He sees the following ad on TV. **“Need cash, It’s before payday. Call Cash Advance. It’s fast, easy, and hassle free.”** He decides he has no other choice so he decides to investigate several companies. He looks first on line to narrow down his choices.

He reads through the information from Cash Advance Experts, My Cash Now, Pay Day OK, Fast Advance on line, and Cash by Morning. He decides to compare requirements of borrower, what paper work are needed, amount one can borrow, interest rate, and cost. He uses the following chart to compare the companies.

Fill in the chart with the requested information

Pay Check Advance Comparison Chart

Company	Cash Advance Experts	My Cash Now	Pay Day Ok	Fast Advance	Cash by Morning
Requirements of borrower					
Paperwork					
Amount one can borrow					
Interest rate for loan period					
Total cost of loan					

Pay Check Advance Comparison Chart Answer Sheet

Company	Cash Advance Experts	My Cash Now	Pay Day Ok	Fast Advance	Cash by Morning
Requirements of borrower	Checking account in good standing, minimum income from a job, a working telephone		Job, email address, listed home phone, checking account in good standing, 18	Driver's license, job and copy of most recent pay stub, bank account,	Current job for 6 months, 6 months at current address, 6 months at current bank, direct deposit of your paycheck or saving account that can be directly debited, access fax
Paper work	Application Recent bank statement, current check stub, voided personal check, fax less processing		Application and verification of above information	Application, fax copy of driver's license, most recent pay stub, most recent bank statement, copy of voided check	Application, documents to verify above
Amount one can borrow	\$100 to \$1000		\$100 to \$500	\$100 - \$300 for first time	\$100 - \$300 for first time
Interest rate for loan period	15% to 30 % per loan period	18.6% per loan period	APR 260.71% 10% for 14 days	25% for loan period	30% for loan period
Total cost of loan		\$100/118.62 \$200/237.24 \$300/355.86	\$100 / 110 \$200 / 220 \$300/330 \$400/440 \$500/550 If paid on time	\$100/125 \$200/250 \$300/375	\$100/130 \$200/260 \$300/390
Length of loan		7-14 days	14 days		8 to 20 days

Pay Check Advance Discussion Sheet

1. If Mike were determined to borrow from his coming paycheck to fix his car, which company would you recommend? List reasons why.
2. What other alternatives would you recommend to Mike instead of borrowing from his upcoming check?
3. If Mike had borrowed \$300 with a finance charge of \$30 for two weeks from Pay Day Ok, what would have been his interest rate for the whole year?
4. If Mike had borrowed \$300 with a finance charge of \$90 for two weeks from Cash by Morning, what would have been his interest rate for the whole year?
5. If Mike cannot pay back his loan in 2 weeks when he gets his next paycheck, what will his options be?
6. For example, Mike borrows \$300 from company A at a finance charge of \$30 per \$100. At the end of 2 weeks, he owes \$390. At the end of the 2-week period, he has enough to pay back \$200. He now owes them \$190. How much will he owe at the end of the next two-week period if the finance charge is still \$30 per \$100?

Pay Check Advance Review Sheet

1. Sue had surgery and her insurance did not pay for \$500 of the surgery. She couldn't work for the 6 weeks that she was off work and is getting behind on her bills. The hospital is demanding that she pay her bill now or they will turn her account over to a collection agency. Sue decides to go to a paycheck advance place. She can borrow the \$500 for a finance charge of \$25 dollars per \$100. How much would she owe the paycheck advance place in 2 weeks?
2. Sue wanted to figure out what the interest rate would be for the two weeks if the finance charge were \$25 per \$100. What would be the interest rate for the two weeks?
3. What would be the interest rate for the whole year if the finance charge were \$25 per \$100 borrowed for 2 weeks?
4. If Sam borrowed \$100 with a finance charge of \$18.62 for 2 weeks from My Cash Now, what was the interest rate for those 2 weeks?
5. John borrows \$200 for 2 weeks from 4 Pay Check Advance. He pays a finance charge of \$35. 29. What is the rate of interest? What is the total amount that he has to pay back?

CashAdvanceExperts.com

What do I need to pre-qualify?

All you need is a checking account in good standing, a minimum income from a job, and a working telephone.

What happens when I fill in the form?

After submitting this form, a loan document will be generated. Once the information is returned to you, you must print out the documents, fill them out accordingly, and fax back along with a copy of the following:

- Your most recent Bank Statement
- Most current check stub
- Voided personal check

You may also qualify for "faxless" processing. This method allows you to sign the documents online ("e-signature") and avoid faxing them in.

Remember: Incomplete or unsigned applications will not be processed.

How much will the loan cost?

The fee for a payday advance is typically 15%-30% of the amount borrowed. The exact amount will be disclosed in paper-work from the lender. Please review this paperwork before signing it. You will not be committed to a loan until you agree to the terms.

Can I have more than one loan at a time?

Most lenders require that you pay each loan in full before you can get a new one.

What if I have bad credit or Bankruptcy issues?

Not usually a problem.

How much can I borrow?

You can borrow as little as \$100 or as much as \$1,000.

How long until I get the money?

Assuming all the paperwork is completed and processed, you can typically expect to receive the money in your checking account the next business day. *Please note that this is most lenders' goal but actual time may be longer.*

PayDayOK.com

What is required to apply and be approved for a loan?

APPLY FOR A LOAN: You need a job or proven source of income, Email address, listed home phone, checking account in good standing, and you must be at least 18 years of age. All signed Loan Agreements are subject to verification of prior loan history and application data.

PayDayOK defines an account in good standing if it reflects 30 days of transaction history without any of the following:

- non-sufficient fund transactions
- returned checks
- overdraft charges
- negative account balances

PayDay OK does not deposit funds into accounts with negative balances.

LOAN APPROVAL: Your application will be either approved or declined based on our evaluation of the information you provide. Occasionally we may ask customers to fax additional information.

How much can I borrow?

Our loans range from \$100 to \$500. The amount of your loan will be determined by verifying and analyzing the information in your application.

After paying off a loan, when can I apply for a new loan?

3 days from the date you payoff your current loan.

How soon can I get my money?

We complete our application verification up until 5:00 PM CST. Once final verification has been completed we electronically transfer the money to your bank that day (assuming it is a banking day...Monday through Friday). The funds should arrive at your bank the following banking day. You can contact the ACH Department of your bank to verify that the funds have been credited to your checking account.

Loans accepted after 5:00pm CST
are funded the next business day.

Day Accepted (By 5:00 pm CST)	Day Funds Available				
	Mon	Tues	Wed	Thur	Fri
Mon		*			
Tues			*		
Wed				*	
Thur					*
Fri	*				
Sat/Sun		*			

How much does it cost?

PayDay OK Fee Schedule For 14 Day Loan

Advance Amount	Finance Charge*	Total Loan Amount
\$100.00	\$10.00	\$110.00
\$200.00	\$20.00	\$220.00
\$300.00	\$30.00	\$330.00
\$400.00	\$40.00	\$440.00
\$500.00	\$50.00	\$550.00

*Finance charges are calculated on the basis of \$10 per \$100 borrowed for each 14 day period. APR for all PayDay OK loans is 260.71%. Finance charges are prorated for the actual number of days the loan is outstanding. Loan term can be from 10 to 24 days and coincides with your next pay date.

FastAdvanceOnLine.com

1. What is a cash advance?

A cash advance is a short-term solution to provide you cash in a fast and convenient manner when you need it most. It can be used to help with a variety of unexpected emergencies that come up between pay periods. A cash advance is not a long term financial solution and should not be used to help with long term financial problems.

2. How do I apply for a cash advance?

Receiving a cash advance is easy, fast, and you can do it from the convenience of your own home or office. All you have to do is fill out our secure online application completely. Then simply fax to us a copy of the following: your drivers license, most recent pay stub, and most recent bank statement.

3. What is required for me to be qualified?

We require that you have been on your job for at least six months and that you have an active checking account that has been opened for at least three months. These are our basic requirements and do not automatically qualify you for a certain amount with us. Once we receive the faxed documents we will contact you with an approval amount based on the information we receive in the faxed documents.

4. Once I have finished the application and faxed all my information when will I receive the cash?

In most cases you will receive the funds in your bank account in 24 hours. Once the application process is finalized we will transfer the money to your bank account that day (assuming it is a banking day/Monday through Friday). The funds should be in your account the next day. The only exception to this are closed banking days and bank holidays. For example, if you apply on Friday, then the money will be in your account the following Monday. This same is true for bank holidays, the money will be available the next day that the bank is open. Please note that the exact availability of funds is subject to your bank's processing schedules and policies. You can contact the ACH Department of your bank to verify that the funds have been credited to your checking account.

5. How much money can I receive?

If you are a first time customer you can qualify for \$100 - \$300. If you have been with us before you can qualify for up to \$500.

6. What are the fees for a cash advance?

The fee for a cash advance with us is \$25 per \$100 advanced.

NationalPayday.com

FAQ: How does a cash advance, or payday loan, work?

Once approved, your payday loan is electronically deposited into your checking account the next business day. When you come due, you can either pay the full amount of your personal loan, or any amount equal to or greater than your minimum payment. All payments are made online and are automatically withdrawn from your account on your due date. There is no need for you to ever leave the privacy of your home or office.

FAQ: How much can I borrow for an online payday loan?

You can get \$100, \$200, or \$300 for your first online loan, and up to \$600 in the future. (As long as you qualify for a higher payday loan at that time.)

FAQ: How much does it cost for a payday loan?

The fee for a check advance is 25% of the amount borrowed, so for a \$100 loan, the fee is \$25, or \$125 total due.

Remember, your first loan with us is free as long as it is paid in full on your due date.

Cash-in-1-hour.com

Q: What is a payday loan / cash advance?

A: A payday loan or cash advance is a quick and confidential way to obtain the fast cash you need until you receive your next paycheck.

Q: How do I get the money?

A: Your cash advance funds will be *Wired* directly to your bank account. Other loan services may offer to directly deposit the funds via ACH, which will take up to 48 hours, but your cash advance will be wired, so the money can be in your account the same day.

Q: How long does it take for the payday loan to be approved?

A: After completing our online payday loan application and receiving all the required documents, the approval process usually takes half an hour. Your money will be wired to your checking account within one hour during normal banking hours (*9:00 am - 4:00 pm EST Monday- Friday*).

Q: When will the money be in my account?

A: Your wire will be submitted to the bank for processing within one hour of approving your loan, however, the bank processes wires based on Federal Reserve operating hours (Monday- Friday 9:00 am to 4:00 pm EST excluding federal holidays). If you have requested your advance outside of banking hours, your wire will be processed the next business day. Please check with your bank regarding their Wiring Policies. Your bank may charge an Incoming Wiring Fee not associated with your payday loan fees. Most banks will post the wires instantly as they come in, however some banks may hold them until the end of the day.

Q: How much will I be approved for?

A: Based on your application and the information that you fax to us we will determine your maximum loan approval amount up to \$500.

Q: How much does the payday loan cost?

A: Payday loan fees as low as \$10 per \$100 borrowed.

Q: What if I don't have access to a fax machine?

A: We can suggest going to Kinko's, Office Max, Office Depot, Staples, or Mailbox Etc. to use their public fax machine.

Q: What if I don't have a copy of my most recent bank statement?

A: You may fax an online printout covering the last thirty days with your name and/or account number on it or a bank printout with a bank stamp on it.

Q: When will I have to pay the loan back?

A: Your [check](#) will be due to be deposited on your following pay date. At that time, if you feel the funds will not be available, another payday advance can be arranged.

Q: Can I receive another cash advance before my current advance is paid?

A: You may only have one outstanding cash advance loan at a time. Once you repay your existing payday advance, you will be eligible for higher amounts in \$100 increments until you reach your maximum loan approval amount.

Q: How long do I have to wait before I can receive another cash advance?

A: You may request a new cash advance as soon as your previous advance clears your bank, usually the next business day after your check has been deposited.

PayChecksInAdvance.com

1) I appreciate the ease with which the electronic transaction affords, but, how secure will my personal information be?

We don't joke around when it comes to your security. Our sites utilizes 128 bit Secure Socket Layer (SSL) encryption technology. This pretty much guarantees your information will not be sidetracked between your browser and our site.

2) When can I pay back my loan?

In general, payday loans are paid back on the date of your next paycheck issue. Typically, this will be anywhere from seven days to eighteen days. You'll never be penalized for paying early.

3) What if for some reason I'm unable to pay back the loan on the appointed date?

You have several alternatives. You can pay the full amount on the maturity date. You'll find the maturity date on the loan agreement. Or, you can pay the finance fee along with a fraction of the principle borrowed before the maturity date, or the day of. Still, you have the option of just paying the finance fee on the maturity date.

4) Will I have to fax you any paperwork?

Yes. The reason we request you fax your information in to us is because it allows us to be discreet and not have to contact employers and such to confirm your information. It's just between you and us. We require the following items for approval purposes in granting cash loans:

- Copy of bank statement from the last 30 days.
- A voided-out personal check bearing your name
- Your most recent paycheck pay stub.
- Drivers license copy (Military ID or State ID card if you don't have a license)

5) Do I need to have direct deposit capacity on my bank account?

Yes. It's the only way for us to deposit the funds that will be in your hands so quickly.

6) How much are the fees?

We like to offer competitive prices on our payday advances. We are in compliance with federal and state laws. Our fees take all this into consideration and are available anywhere from \$30 - \$90, dependent upon your salary and other factors.

7) How long does the application process take?

You can be approved in as little as a few hours! We then wire your funds into your direct deposit checking or savings account. Plan on having them the next business day. No one can compete with the haste we make funds available to you.

CashByMorning.com

What is a payday loan?

A payday loan is a short term cash advance loan, usually processed and available the next business day, or sooner with the Axcash card!

What do I need to qualify for a payday loan?

You must have worked at your current job for at least six (6) months, as well as (6) months at your current address and (6) months at your current bank account. You must have direct deposit of your paycheck into your checking or savings account. You must have a checking or savings account that can be directly debited. You must have access to a fax machine.

What would disqualify me for a payday loan?

Having more than 2 NSF's in a 30 day period,
Having loans with other payday loan companies,
Not meeting any portion of the qualifying material.

How long does it take to be approved?

After completing our application and receiving all requested documents the approval process usually takes between one and two hours.

How much money can I be approved for?

Normally, the approved amount for a first time loan is between \$100.00 and \$300.00. However, we have given up to \$500.00 for exceptionally qualified applicants and loan amounts can be increased in increments up to \$1000.00 after successful payment of previous loans.

What is the cost?

The cost is dependent on the amount of the loan issued. A typical fee is \$30 per \$100 borrowed. All fees are clearly defined in the disclosure agreement.

What is the term of the loan?

A payday loan is a loan between 8-20 days. Monthly pay customers are subject to an extra finance charge due to being more than 20 days. Loans can be extended easily by applying for an extension under existing customers.

FEES & RATES

Amount Advanced	Term (# of Days)	Finance Charge	Total of Payments	APR*
\$100.00	7	\$17.65	\$117.65	920.17%
\$100.00	14	\$17.65	\$117.65	460.08%
\$125.00	7	\$22.06	\$147.06	920.17%
\$125.00	14	\$22.06	\$147.06	460.08%
\$150.00	7	\$26.47	\$176.47	920.17%
\$150.00	14	\$26.47	\$176.47	460.08%
\$175.00	7	\$30.88	\$205.88	920.17%
\$175.00	14	\$30.88	\$205.88	460.08%
\$200.00	7	\$35.29	\$235.29	920.17%
\$200.00	14	\$35.29	\$235.29	460.08%
\$225.00	7	\$39.71	\$264.71	920.17%
\$225.00	14	\$39.71	\$264.71	460.08%
\$245.00	7	\$45.00	\$300.00	920.17%
\$245.00	14	\$45.00	\$300.00	460.08%

*ANNUAL PERCENTAGE RATE: The APR is the cost of your loan expressed as a yearly rate. The APRs are based on example loan terms of one payment ("Total Payments") due in 7 and 14 days. The APR will increase if the actual loan term is shorter than these examples or decrease if the loan term is longer.

DiscountAdvances.com

FEES

The following table shows the amounts and fees associated with the short term loans provided by DiscountAdvances.com:

Loan Amount (Amount financed)	Loan Term (Days)	Loan Fee (Finance charge)	Check Amount (Total of payments)
\$100.00	7-14	\$17.50	\$117.50
\$100.00	15-21	View Pay Schedule	
\$150.00	7-14	\$26.25	\$176.25
\$150.00	15-21	View Pay Schedule	
\$200.00	7-14	\$35.00	\$235.00
\$200.00	15-21	View Pay Schedule	
\$250.00	7-14	\$43.75	\$293.75
\$250.00	15-21	View Pay Schedule	
\$300.00	7-14	\$52.50	\$352.50
\$300.00	15-21	View Pay Schedule	
\$350.00	7-14	\$61.25	\$411.25
\$350.00	15-21	View Pay Schedule	
\$400.00	7-14	\$70.00	\$470.00
\$400.00	15-21	View Pay Schedule	
\$500.00	7-14	\$87.50	\$587.50
\$500.00	15-21	View Pay Schedule	
\$600.00	7-14	\$105.00	\$705.00
\$600.00	15-21	View Pay Schedule	
\$700.00	7-14	\$122.50	\$822.50
\$700.00	15-21	View Pay Schedule	
\$800.00	7-14	\$140.00	\$940.00
\$800.00	15-21	View Pay Schedule	
\$900.00	7-14	\$157.50	\$1057.50

\$900.00	15-21	View Pay Schedule	
\$1000.00	7-14	\$175.00	\$1175.00
\$1000.00	15-21	View Pay Schedule	

Customers who have paid the balance of a previous loan are also eligible to apply for additional loan amounts:

Loan Amount (Amount financed)	Loan Term (Days)	Loan Fee (Finance charge)	Check Amount (Total of payments)
\$1100.00	7-14	\$192.50	\$1292.50
\$1100.00	15-21	View Pay Schedule	
\$1200.00	7-14	\$210.00	\$1410.00
\$1200.00	15-21	View Pay Schedule	
\$1300.00	7-14	\$227.50	\$1527.50
\$1300.00	15-21	View Pay Schedule	
\$1400.00	7-14	\$245.00	\$1645.00
\$1400.00	15-21	View Pay Schedule	
\$1500.00	7-14	\$262.50	\$1762.50
\$1500.00	15-21	View Pay Schedule	

FEES

The following table shows the amounts and fees associated with the short term loans provided by mycashnow.com:

Loan Amount (Amount financed)	Loan Term (Days)	Loan Fee (Finance charge)	Check Amount (Total of payments)
\$100.00	7-14	\$18.62	\$118.62
\$100.00	15-21	Click Here	
\$150.00	7-14	\$27.93	\$177.93
\$150.00	15-21	Click Here	
\$200.00	7-14	\$37.24	\$237.24
\$200.00	15-21	Click Here	
\$250.00	7-14	\$46.55	\$296.55
\$250.00	15-21	Click Here	
\$300.00	7-14	\$55.86	\$355.86
\$300.00	15-21	Click Here	
\$350.00	7-14	\$65.17	\$415.17
\$350.00	15-21	Click Here	
\$400.00	7-14	\$74.48	\$474.48
\$400.00	15-21	Click Here	
\$500.00	7-14	\$93.10	\$593.10
\$500.00	15-21	Click Here	
\$600.00	7-14	\$111.72	\$711.72
\$600.00	15-21	Click Here	
\$700.00	7-14	\$130.34	\$830.34
\$700.00	15-21	Click Here	
\$800.00	7-14	\$148.96	\$948.96
\$800.00	15-21	Click Here	

\$900.00	7-14	\$167.58	\$1067.58
\$900.00	15-21	Click Here	
\$1000.00	7-14	\$186.20	\$1186.20
\$1000.00	15-21	Click Here	

Customers who have paid the balance of a previous loan are also eligible to apply for additional loan amounts:

Loan Amount (Amount financed)	Loan Term (Days)	Loan Fee (Finance charge)	Check Amount (Total of payments)
\$1100.00	7-14	\$204.82	\$1304.82
\$1100.00	15-21	Click Here	
\$1200.00	7-14	\$223.44	\$1423.44
\$1200.00	15-21	Click Here	
\$1300.00	7-14	\$242.06	\$1542.06
\$1300.00	15-21	Click Here	
\$1400.00	7-14	\$260.68	\$1660.68
\$1400.00	15-21	Click Here	
\$1500.00	7-14	\$279.30	\$1779.30
\$1500.00	15-21	Click Here	