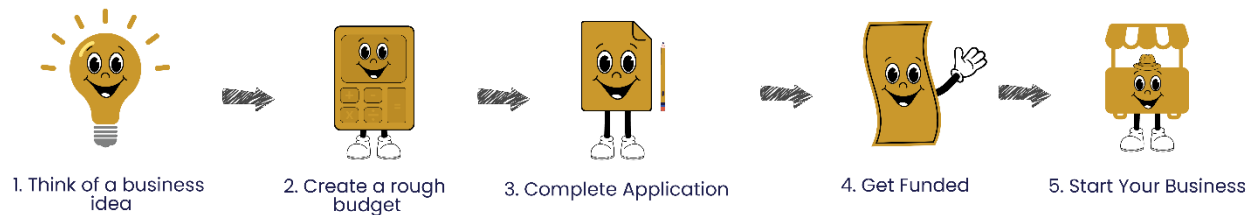


Juniorpreneur Youth Loan Program Overview

Do you have the next big idea? Whether it's a lemonade stand, handmade jewelry, or a lawn mowing service, the Juniorpreneur Youth Loan Program helps bring your ideas to life! This opportunity is for ages 9-17 to kickstart their business dreams with loans up to \$500 at a 3% interest rate, extending over the course of a year.



Repayment Options: Repay your loan on a schedule that suits you—quarterly, semiannually, or in full within a year. We'll provide payment reminders to help you stay on track and make the repayment process simple!

Mentorship: Each "Juniorpreneur" will be paired with a local entrepreneur mentor to guide them through the loan process and business planning. The mentor's involvement is flexible, based on your needs and schedule.

Get involved! Join us for two open house events at our Fargo headquarters! Meet our team, see behind the scenes, and learn about entrepreneurship and the loan process.



What's your business idea?

Questions? Contact:



Sophia Bates
Juniorpreneur Program Coordinator
320-292-0614
sbates@dakotabusinesslending.com



Julie Jaksha
Director of Small Business Advising
jjaksha@dakotabusinesslending.com

Juniorpreneur Youth Loan Program Application

The Juniorpreneur Youth Loan Program provides loans of up to \$500 at a 3% interest rate to youth ages 9-17, aiming to encourage entrepreneurship and financial responsibility. Applicants must clearly document the purpose of the loan, and the repayment term is limited to one year. Additionally, a parent or guardian is required to acknowledge the loan.

Youth Name: _____ Business Name: _____

Address: _____ City: _____ State: ____ Zip: _____

Grade Level: ____ School Name 2024/2025: _____ DOB: __/__/_____

Phone Number: (____) _____ - _____

Desired Repayment Length? Quarterly ____ Semi Annually ____ Annually ____

Summarize your business idea in three sentences or less: e.g. *"I want to start a lemonade stand in my neighborhood to sell fresh lemonade. I'll set up a stand during weekends and local events. My goal is to make delicious lemonade and offer a refreshing treat to my community."*

How do you plan to use the loan?: e.g. *"I plan to use the loan to buy ingredients like lemons, sugar, and cups. I'll also purchase a small table and banner to market my business."*

Desired Loan Amount (up to \$500): _____

Youth Signature: _____ Parent/Guardian Signature: _____

Print Name: _____ Print Name: _____

**No personal information will be shared, but program stories and photos may be featured on Dakota Business Lending social media and other marketing. **