

# TRAVEL LOAN



**The cost of travel to come to the US is the responsibility of the newcomers. The International Organization for Migration (IOM) provides refugees with an interest-free travel loan for the cost of their flights.**

## What is a Travel Loan?

The travel loan is an interest-free loan made to refugees to pay for the cost of travel. Refugees are required to sign a promissory note before traveling to the U.S. The promissory note is the client's agreement to repay the travel loan. Per agreement with The International Organization for Migration (IOM), World Relief has a period of five years to collect on a loan. Once this time period has lapsed, the loan is transferred to IOM for further collections.

All World Relief clients will receive their first billing statement in the fifth month after arrival. If the client has relocated to a new address prior to this date, it is imperative that the travel loan department is supplied with the new address before the billing period. Travel loan uses World Relief's internal database to access client address information. If the newcomers move, please assure World Relief is informed of the change so they can make necessary updates to the database.

WR accepts the following payment options:

- Visa Debit Cards
- Bank checking account and routing number (ACH)
- Check
- Money order

For more information and to make a payment visit the [WR Travel Loan page](#).

## REMEMBER TO

- Log your volunteer hours
- Log case notes if required of GNT