

# Advantage 1<sup>st</sup> - Acceptable State List: 2025



State	FDR fees	CSS fees	ARP fees	Achieve Personal Loan	State	FDR fees	CSS fees	ARP fees	Achieve Personal Loan
Alabama	25%	25%	NA	Yes	New Hampshire ♦	NA	NA	28%	Yes
Alaska	25%	25%	NA	Yes	New Jersey ♦	NA	NA	28%	Yes
Arizona	25%	25%	NA	Yes (Min \$11K)	New Mexico	25%	25%	NA	Yes (Min \$5.5K)
Arkansas	25%	25%	NA	Yes	New York	25%	25%	NA	Yes
California	25%	25%	NA	Yes	North Carolina	25%	25%	NA	Yes
Colorado	NA	NA	NA	No	North Dakota	NA	NA	NA	No
Connecticut ♦	NA	NA	28%	No	Ohio ♦	NA	NA	28%	Yes (Min \$5.5K)
Delaware *++	18% - \$14k min	NA	NA	Yes	Oklahoma	25%	25%	NA	Yes
Florida	25%	25%	NA	Yes	Oregon	NA	NA	NA	Yes
Georgia ♦	NA	NA	28%	Yes	Pennsylvania*++	25%	25%	NA	Yes
Hawaii	NA	NA	NA	No	Rhode Island	NA	NA	NA	Yes (Min \$5.5K)
Idaho *	20% - \$14k min	NA	NA	Yes	South Carolina ♦	NA	NA	28%	Yes
Illinois ♦	NA	NA	28%	Yes	South Dakota	25%	25%	NA	Yes
Indiana *	25%	25%	NA	Yes	Tennessee*++	25%	25%	NA	Yes
Iowa *++	18% - \$14k min	NA	NA	No	Texas*	25%	25%	NA	Yes
Kansas ♦	NA	NA	28%	No	Utah*++	25%	25%	NA	Yes
Kentucky	25%	25%	NA	Yes	Vermont	NA	NA	NA	No
Louisiana	25%	25%	NA	Yes	Virginia ♦	NA	NA	28%	Yes
Maine ♦	NA	NA	28%	No	Washington	NA	NA	NA	Yes
Maryland*++	25%	25%	NA	Yes	Washington D.C.	25%	25%	NA	Yes
Massachusetts	25%	25%	NA	Yes (Min \$6.5K)	West Virginia	NA	NA	NA	No
Michigan	25%	25%	NA	Yes	Wisconsin			NA	No
Minnesota*++	15% - \$14k min	NA	NA	Yes	Wyoming	NA	NA	NA	No
Mississippi	25%	25%	NA	Yes	US Territories				
Missouri*	25%	25%	NA	Yes	American Samoa	NA	NA	NA	No
Montana*	20% - \$14k min	20%	NA	Yes	Guam	NA	NA	NA	No
Nebraska	25%	25%	NA	Yes	Puerto Rico	NA	NA	NA	No
Nevada	25%	NA	NA	Yes	US Virgin Islands	NA	NA	NA	No

Attorney Debt Settlement Only	
Debt Settlement Not Available	
Not open yet for your company to enroll!	
FDR debt minimum is \$7500	ARP debt minimum is \$12k
Achieve Personal Loan minimum is \$7500, unless otherwise noted	
♦ = Spanish agreement is NOT available	
* = State specific licensing and/or bond may be required	
++ = PARTNER must provide verification of state-specific license and/or bond before FDR will accept enrollments	