

Category	Elevate	Clarity
Minimum Total Enrolled Debt	\$10,000	Not specified (likely \$10,000+)
Minimum Debt per Creditor	\$500	\$250
Monthly Payment Requirement	\$310–\$450 (based on debt tier)	Required, must fit budget
Max Program Length	Up to 60 months	Not specified
Payment Method	Auto-draft only	Auto-draft preferred
Hardship Requirement	Yes	Yes
Documentation Requirement	Yes (credit report or statements)	Yes (credit report or statements)
First Payment Timing	7–30 days from submission (10 days in CA)	Expected but not detailed
Compliance Call Required	Yes (mandatory with compliance team)	Implied necessary
SSN Requirement	Yes	Yes
Installment Loans	Accepted (must submit original agreement)	Accepted (if unsecured with proof)
Medical Debt Limit	Max 25%	Limited
Private Student Loans	Accepted (must be non-federal, max 25%, no Discover)	Accepted (must be verified as private)
High-Interest/Payday Loans	Accepted (max 25%, needs payoff)	Possibly accepted (likely similar rules)
Business Debt	Accepted (business must be closed)	Accepted (if solely owned, proof needed)
Repo Deficiencies	Accepted (only if in collections with proof)	Accepted (if 3rd party and documented)
OPORTUN Loans	Accepted, but capped at 25% of total debt	Accepted (no stated cap)
Secured Loans	■ Not Accepted	■ Not Accepted
Federal Student Loans	■ Not Accepted	■ Not Accepted
IRS/Tax Debt	■ Not Accepted	■ Not Accepted
Auto/Mortgage Loans	■ Not Accepted	■ Not Accepted
Judgments/Bankruptcy	■ Not Accepted	■ Not Accepted

Alimony/Child Support	■ Not Accepted	■ Not Accepted
Military Creditors	■ Not Accepted	■ Not Accepted