

CCFPL INCOME-BASED ADVANCES ANNUAL REPORT FOR THE CALENDAR YEAR [REPORT YEAR]

ANNUAL REPORT INSTRUCTIONS

PLEASE READ THESE INSTRUCTIONS CAREFULLY BEFORE COMPLETING

WHO MUST FILE THE REPORT

Every registrant who is registered under the California Consumer Financial Protection Law (CCFPL) as of December 31 is required to file an annual report with the Commissioner. THIS ANNUAL REPORT IS REQUIRED BY CALIFORNIA CODE OF REGULATIONS, TITLE 10, SECTION 1041.

The following persons who offered or provided income-based advances to California residents in the prior calendar year must file this annual report:

- A registrant, meaning any person register under the CCFPL
- A California Financing Law (CFL) licensee who is exempt from CCFPL registration
- A California Deferred Deposit Transaction Law (CDDTL) licensee who is exempt from CCFPL registration

An annual report is required each year **even if the person did not provide any income-based advances or did not engage in any income-based advance activities under the registration or license in the calendar year.**

There is no fee to file the annual report.

PERIOD COVERED BY THE REPORT/DUE DATE

The report is due on or before March 15, [Report Year + 1] and the reporting period is the preceding calendar year (January 1 – December 31). No extension of the filing date will be granted, except as provided in section 1041, subdivision (c), of the regulations.

PENALTY FOR FAILURE TO FILE THE REPORT

Failure to file the annual report by the due date will result in summary revocation of your registration or license and penalties.

REQUIREMENT FOR THE REPORT

California Code of Regulations, title 10, sections 1041 and 1045, specify the information that registrants and licensees providing or offering income-based advances must report to the Commissioner.

As a part of a special report required by Financial Code Section 22159, CFL licensees who offers or provides income-based advances and are exempt from CCFPL registration pursuant to California Code of Regulations, Title 10, section 1430.1 must submit the information required in the CCFPL Income-Based Advances Annual Report.

As a part of the annual report required by Financial Code Section 23026, CDDTL licensees who offers or provides income-based advances and are exempt from CCFPL registration pursuant to California Code of Regulations, Title 10, section 2030.5 must submit the information required in the CCFPL Income-Based Advances Annual Report.

The individual annual reports filed per this section shall not be made available to the public for inspection under Government Code Section 7929.000 (b) and (d).

THE REPORT FORM

The report must be submitted on this form and all fields must be completed. If a category is not applicable, enter "0." All items requesting dollar amounts should be rounded to the nearest dollar. Do not add ".00" to represent rounding to the nearest dollar. Do not round items to the nearest thousand or million dollars. Do not round intermediate calculations.

Registrants and licensees must electronically file the annual report through the Department of Financial Protection and Innovation's (DFPI) website via the Self-Service portal. To sign in or register for a portal account, go to DFPI's [webpage](#).

COMPANIES WITH MULTIPLE BUSINESS LOCATIONS

Registrants and licensees conducting business at more than one (1) business location must prepare and submit one report consolidating all information related to the income-based advances offered or provided to California residents from all locations.

VERIFICATION

This annual report must be verified and submitted by an authorized officer of the registrant or licensee .

OTHER ANNUAL REPORT REQUIREMENTS

- ALL QUESTIONS MUST BE ANSWERED. If you have nothing to report for any question, please enter zero ("0").
- Any changes to the "Designated Email" filed with DFPI must be made through the DOCQNET Self-Service Portal.
- To help you compile the information required in this report, you may wish to print a copy of the [blank form](#).

QUESTIONS REGARDING THIS REPORT

If you have any questions or need technical assistance with this report, please email the Supervision and Registration of New Covered Persons program at CCFPL.Inquiries@dfpi.ca.gov or call 1-866-275-2677.

**CCFPL INCOME-BASED ADVANCE ANNUAL REPORT
FOR THE CALENDAR YEAR [REPORT YEAR]**

ANNUAL REPORT

For registrants or licensees offering or providing income-based advances to California residents
January 1, [Report Year] – December 31, [Report Year]

REGISTRANT’S OR LICENSEE’S IDENTIFYING AND CONTACT INFORMATION

Registrant’s/Licensee’s Legal Name	<input type="text"/>
DBA / Fictitious Business Name	<input type="text"/>
Mailing Address	
Street	<input type="text"/>
City	<input type="text"/>
State	(pull-down menu)
Zip	<input type="text"/>
NMLS ID	<input type="text"/>
Registration/License #	<input type="text"/>
Designated E-mail filed with DFPI	<input type="text"/>
Business Phone Number (###-##-####)	<input type="text"/>
Website Address	<input type="text"/>
Name of Designated Contact Person	<input type="text"/>

TYPE OF ORGANIZATION

- Corporation
- Limited Liability Company (LLC)
- Limited Partnership
- General Partnership
- Individual/Sole Proprietor
- Other (Please Describe)

(text box for “Other” explanation)

INCOME-BASED ADVANCES INFORMATION

The following definitions apply when completing the annual report:

“Income-based advances” means an advance made to a consumer by a provider and that has all the following characteristics:

- (1) The advance is based on income the provider has reasonably determined to have accrued to the benefit of the consumer but has not, at the time of the advance, been paid to the consumer;
- (2) When the advance is made, the advance is scheduled for collection in a single payment on a date within thirty-one (31) days, and that date corresponds to the date that the provider anticipates the income will be paid to the consumer; and
- (3) The provider warrants to the consumer as part of the contract between the parties on behalf of the provider and, if applicable, any business partners that:
 - a. The provider and any business partners have no legal or contractual claim or remedy against the consumer based on the consumer’s failure to repay in full the amount due; and
 - b. If the amount due is not repaid on the collection date, the provider and any the business partners will not engage in any debt collection activities, place the amount due as a debt with or sell it to a third party, or report to a consumer reporting agency concerning the amount due. In this paragraph, “debt collection activities” do not include initiating with the consumer’s authorization an electronic fund transfer or payroll deduction to collect any outstanding amount due.

“California resident” includes every individual who is in this state for other than a temporary or transitory purpose or every individual domiciled in this state who is outside the state for a temporary or transitory purpose. For any reporting requirement, income-based advance providers may assume that the consumer is a resident of the state where they work if the provider knows the consumer’s work location but not the consumer’s residence.

“Obligor” means a consumer’s employer, or a person other than a consumer’s employer who is contractually obligated to pay a consumer a sum of money on an hourly, project-based, piecework, or other basis for labor or services provided by the consumer to or for the benefit of the person.

“Subscription fee” means any periodic fee paid by a consumer under an agreement that includes any right, whether absolute or conditioned, to receive an income-based advance.

“Charges” includes any interest, fees, bonuses, commissions, brokerage, discounts, expenses, and other forms of costs charged, contracted for, or received by a person in connection with the investigating, arranging, negotiating, procuring, guaranteeing, making, servicing, collecting, and enforcing of an income-based advance, or any other service rendered. This includes amounts received by a person from a consumer for payment of optional or discretionary services elected by the consumer in connection with income-based advances.

“Collection date” means the date a provider plans to collect all previous unpaid income-based advances made during a particular period. This date may be a consumer’s payday or the date when the provider anticipates that amounts that have accrued to the benefit of the consumer will be paid to the consumer.

For the purposes of this report, multiple income-based advances with the same scheduled collection date should be considered separate income-based advances and must be reported separately.

1. Did you provide any income-based advances to California residents in the prior calendar year?
 - Yes
 - No

If you answered "Yes" to the question above, please proceed by answering all the following questions. If you answered "No," you may skip questions 6, 7(a-i), and 13 and continue to the next section.

2. Total gross income from income-based advances to California residents in the prior calendar year: \$

Note: For income-based advances that were part of a bundle of services and charged a periodic subscription fee, gross income must include the subscription fees paid to the provider for all periods in which an income-based advance was provided to a California resident.

3. Total dollar amount of charges paid by obligors: \$

4. Total number of California residents who did not receive at least one income-based advance, but who paid a subscription fee:
5. Total dollar amount of subscription fees paid by the California residents who did not receive at least one income-based advance: \$
6. Total number of California residents who received at least one income-based advance in the prior calendar year:
7. For the California residents included in item 6 above, please provide the following information:
- a. Total number of income-based advances made:
- b. Total dollar amount of income-based advances made: \$
- c. Total dollar amount of subscription fees paid: \$
- d. Total dollar amount of gratuities paid: (“Gratuity” means an optional payment made by a consumer in connection with the provider’s provision of an income-based advance to the consumer that does not affect the service rendered by the provider to the consumer) \$
- e. Total dollar amount of expedited funds fees paid: (“Expedited funds fee” means any amount paid by a consumer to accelerate the receipt of an income-based advance) \$
- f. Total dollar amount of account transfer fees paid: (“Account transfer fee” means a fee imposed to move an income-based advance from an account designated or required by the provider to other accounts owned or controlled by the consumer) \$
- Note:** Only report known account transfer fees assessed for funds received from income-based advances.
- g. Total dollar amount of all other charges paid: \$
- h. Average length of time (days) between when each income-based advance was made and the collection date:
- i. Average length of time (days) between when each income-based advance was made and when the amounts due were fully repaid:

Note: For the purposes of crediting collections from a resident on a particular collection date where a provider has made multiple outstanding income-based advances to that consumer, credit collections to the oldest advances first. Income-based advances that have not been fully repaid should be excluded.

OBLIGOR-BASED ADVANCES

“Obligor-based advance” means any income-based advance where the provider intends to collect the amounts that have accrued to the benefit of the consumer directly from the consumer’s obligor on the collection date.

8. Total number of times that the dollar amount collected on a collection date from the California resident’s obligor was less than the total dollar amounts due in connection with past unpaid advances made to that resident:
9. For the obligor-based advances included in item 8 above, please provide the following information:
- a. Total number of times nothing was collected on the collection date:
- b. Total dollar amounts due on the original collection date: \$

- c. Total dollar amounts collected on the original collection date: \$
- d. Total number of attempts made to collect from a resident's bank account on the collection date using the following payment methods:
- ACH (Automated Clearing House):
- Debit Card:
- e. Total number of additional attempts to collect from the resident's bank account made after the collection date using the following payment methods:
- ACH (Automated Clearing House):
- Debit Card:
- f. Total dollar amount collected after the collection date: \$

NON-OBLIGOR-BASED ADVANCES

10. Total number of times that the dollar amount collected on a collection date from the California resident was less than the total dollar amounts due in connection with past unpaid advances made to that resident:
11. For the non-obligor-based advances included in item 10 above, please provide the following information:
- a. Total number of times nothing was collected on the collection date:
- b. Total dollar amounts due on the original collection date: \$
- c. Total dollar amounts collected on the original collection date: \$
- d. Total number of attempts made to collect from a resident's bank account on the collection date using the following payment methods:
- ACH (Automated Clearing House):
- Debit Card:
- e. Total number of additional attempts to collect from the resident's bank account made after the collection date using the following payment methods:
- ACH (Automated Clearing House):
- Debit Card:
- f. Total dollar amount collected after the collection date: \$

MONTHLY REPORTING - TOTAL NUMBER OF CA RESIDENTS AND ADVANCES MADE

Please complete the information requested in the tables provided for each month of the prior calendar year.

This table collects the number of California residents who received income-based advances each month. Enter the total number of residents in the correct row based on the exact number of advances they received that month. The “Total Number of Advances Made” will be automatically calculated for all rows when clicking Save or Next, except for the row requesting “six or more”. For the row requesting “six or more”, you must manually calculate and enter the total number of advances for the customers entered in this row.

12. Total number of California residents receiving income-based advances by month:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total Number of Advances Made
Total number of California residents who paid a charge during the month but did not receive an income-based advance.	0	0	0	0	0	0	0	0	0	0	0	0	Will always be 0
Total number of California residents who received one (1) income-based advance.	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec) x 1
Total number of California residents who received two (2) income-based advances.	0	0	0	0	0	0	0	0	0	0	0	0	Read Only: (Sum of Jan-Dec) x 2
Total number of California residents who received three (3) income-based advances.	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec) x 3
Total number of California residents who received four (4) income-based advances.	0	0	0	0	0	0	0	0	0	0	0	0	(Sum of Jan-Dec) x 4
Total number of California residents who received five (5) income-based advances.	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec) x 5
Total number of California residents who received six (6) or more income-based advances.	0	0	0	0	0	0	0	0	0	0	0	0	The filer must calculate and enter
Total Number of Advances Made													Sum of all the above values

QUARTERLY REPORTING - TOTAL NUMBER OF CA RESIDENTS AND ADVANCES MADE

Please complete the information requested in the tables provided for each quarter of the prior calendar year.

This table collects the number of California residents who received income-based advances each quarter. Enter the total number of residents in the correct row based on the exact number of advances they received that quarter. The “Total Number of Advances Made” will be automatically calculated for all rows when clicking Save or Next, except for the row requesting “six or more”. For the row requesting “six or more”, you must manually calculate and enter the total number of advances for the customers entered in this row.

Please do not use the data provided in the prior monthly table to complete this quarterly table. The residents entered into the monthly table will not match the corresponding data in the quarterly table. The monthly and quarterly tables should be completed independent of one another.

13. Total number of California residents receiving income-based advances by quarter:

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total Number of Advances Made
Total number of California residents who paid a charge during the quarter but did not receive an income-based advance.	0	0	0	0	Read-only: Will always be 0
Total number of California residents who received one (1) income-based advance.	0	0	0	0	Read-only: (Sum of Q1-Q4) x 1
Total number of California residents who received two (2) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4) x 2
Total number of California residents who received three (3) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4) x 3
Total number of California residents who received four (4) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4) x 4
Total number of California residents who received five (5) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4) x 5
Total number of California residents who received six (6) or more income-based advances.	0	0	0	0	The filer must calculate and enter
Total Number of Advances Made					Sum of all the above values

MONTHLY REPORTING - TOTAL AMOUNT ADVANCED

Please complete the information requested in the tables provided for each month of the prior calendar year.

This table collects the total dollar amounts advanced to California residents receiving income-based advances each month. Sum the dollar amounts advanced of all advances and enter the total dollar amounts in the correct row based on the exact number of advances each resident received that month. The “Total Amount Advanced” will be automatically calculated for all rows when clicking Save or Next.

14. Total dollar amounts advanced to California residents receiving income-based advances by month:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total Amounts Advanced
<i>Total dollar amounts advanced to California residents who received one (1) income-based advance.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amounts advanced to California residents who received two (2) income-based advances.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amounts advanced to California residents who received three (3) income-based advances.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amounts advanced to California residents who received four (4) income-based advances.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amounts advanced to California residents who received five (5) income-based advances.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amounts advanced to California residents who received six (6) or more income-based advances.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
Total Amounts Advanced													Sum of all the above values

QUARTERLY REPORTING - TOTAL AMOUNT ADVANCED

Please complete the information requested in the tables provided for each quarter of the prior calendar year.

This table collects the total dollar amounts advanced to California residents receiving income-based advances each quarter. Sum the dollar amounts advanced of all advances and enter the total dollar amounts in the correct row based on the exact number of advances each resident received that quarter. The "Total Amount Advanced" will be automatically calculated for all rows when clicking Save or Next.

Please do not use the data provided in the prior monthly table to complete this quarterly table. The amounts advanced entered into the monthly table will not match the corresponding data in the quarterly table. The monthly and quarterly tables should be completed independent of one another.

15. Total dollar amounts advanced to California residents receiving income-based advances by quarter:

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total Amounts Advanced
Total dollar amounts advanced to California residents who received one (1) income-based advance.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amounts advanced to California residents who received two (2) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amounts advanced to California residents who received three (3) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amounts advanced to California residents who received four (4) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amounts advanced to California residents who received five (5) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amounts advanced to California residents who received six (6) or more income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total Amounts Advanced					Sum of all the above values

MONTHLY REPORTING - TOTAL CHARGES PAID

Please complete the information requested in the tables provided for each month of the prior calendar year.

This table collects the total dollar amount of charges paid by California residents receiving income-based advances each month. Sum the dollar amount of charges paid for all advances and enter the total dollar amounts in the correct row based on the exact number of advances each resident received that month. The “Total Amount of Charges” will be automatically calculated for all rows when clicking Save or Next.

16. Total dollar amount of charges paid by California residents receiving income-based advances by month:

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total Charges Paid
<i>Total dollar amount of charges paid by California residents who paid a charge during the month but did not receive an income-based advance.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amount of charges paid by California residents who received one (1) income-based advance.</i>	0	0	0	0	0	0	5	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amount of charges paid by California residents who received two (2) income-based advances.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amount of charges paid by California residents who received three (3) income-based advances.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amount of charges paid by California residents who received four (4) income-based advances .</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
<i>Total dollar amount of charges paid by California residents who received five (5) income-based advances.</i>	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
Total dollar amount of charges paid by California residents who received six (6) or more income-based advances .	0	0	0	0	0	0	0	0	0	0	0	0	Read-only: (Sum of Jan-Dec)
Total Charges Paid													Sum of all the above values

QUARTERLY REPORTING - TOTAL CHARGES PAID

Please complete the information requested in the tables provided for each quarter of the prior calendar year.

This table collects the total dollar amount of charges paid by California residents receiving income-based advances each quarter. Sum the dollar amount of charges paid for all advances and enter the total dollar amounts in the correct row based on the exact number of advances each resident received in that quarter. The "Total Amount of Charges" will be automatically calculated for all rows when clicking Save or Next.

Please do not use the data provided in the prior monthly table to complete this quarterly table. The dollar amount of charges entered into the monthly table will not match the corresponding data in the quarterly table. The monthly and quarterly tables should be completed independent of one another.

17. Total dollar amount of charges paid by California residents receiving income-based advances by quarter:

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total Charges Paid
Total dollar amount of charges paid by California residents who paid a charge during the month but did not receive an income-based advance.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amount of charges paid by California residents who received one (1) income-based advance.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amount of charges paid by California residents who received two (2) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amount of charges paid by California residents who received three (3) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amount of charges paid by California residents who received four (4) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amount of charges paid by California residents who received five (5) income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total dollar amount of charges paid by California residents who received six (6) or more income-based advances.	0	0	0	0	Read-only: (Sum of Q1-Q4)
Total Charges Paid					Sum of all the above values

ANNUAL REPORT VERIFICATION

I, the undersigned, state that I am an authorized officer of the registrant or licensee listed below and that I have read and signed the report filed herewith and knowing the contents thereof. I certify that this annual report is true and exact to the best of my knowledge.

Registrant's/Licensee's Legal Name

(auto-populated from above)

Date (mm/dd/yyyy):

(auto-populated)

Name of Authorized Officer/Declarant:

Title of Authorized Officer/Declarant:

Phone Number (###-###-####):

Phone Number Extension (if applicable):

E-mail Address: