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5 cash advance apps that work with Venmo

Compare a roundup of the best apps that pair with Venmo.



By [Dhara Singh](#) Edited by [Holly Jennings](#)

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Fact checked

Cash advance apps help people access their earned income when needed. This allows for flexibility and peace of mind to meet obligations without waiting for payday.

There's no shortage of cash advance apps on the market, but to use the apps, they'll have to pair with Venmo. And, depending on which third-party app you're using, you may have to watch for additional fees in the form of a fixed-dollar amount or a rate.

5 cash advance apps that work with Venmo

With more than 90 million users across the globe, Venmo has become a popular app for instant money transfers. Venmo reports that consumers are 19% more likely to use its service than traditional payment methods. If you're one of the many who rely on Venmo and are in the market for a cash advance app, here are five of the top cash advance apps that pair with Venmo.

- Best for interest-free cash advance: [MoneyLion](#)
- Best for overdraft protection: [Chime SpotMe](#)
- Best for no credit check: [Albert](#)
- Best for no membership fee: [Klover](#)
- Best for speed flexibility: [Dave](#)

Best for interest-free cash advance: MoneyLion



MoneyLion®

MoneyLion Instacash advances

MoneyLion's Instacash feature allows existing customers to access cash advances of up to \$500 with no mandatory fees. However, the disbursement of advances may take up to five days, and they are distributed in increments of \$100 max. Unlike some competitors, MoneyLion doesn't charge overdraft fees and provides the option to extend your repayment date, making it a convenient option for covering one-time emergency expenses.

■ \$50 - \$500
Loan amount

■ Up to 5 days or instant
for a fee of \$0.49 to
\$8.99
Turnaround time

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- Available in: Alabama, Arizona, California, Delaware, Florida, Idaho, Illinois, Kansas, Louisiana, Maryland, Michigan, Mississippi, Missouri, New Mexico, North Dakota, Oklahoma, South Carolina, South Dakota, Texas, Utah, Washington, Wisconsin, Wyoming

[Pros and cons](#)[More details](#)

Best for overdraft protection: Chime SpotMe



Chime SpotMe®

Chime's SpotMe feature is recognized for quick transactions and zero fees. Overdraft coverage starts at \$20, but with regular deposits and a solid account history, it can increase up to \$200. Chime also allows you access to your paycheck up to two days early if you receive direct deposits to your Chime account.

- Available in all states

[Pros and cons](#)[More details](#)[Partner terms and conditions](#)

■ \$20 - \$200
Loan amount

■ Same day
Turnaround time

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Best for no credit check: Albert



Albert

Albert is a cash advance app that seamlessly integrates with Venmo, allowing users to access quick funds of up to \$250. The app offers a simple process where users can link their bank account, request the desired amount and receive the money within minutes. In addition to cash advances, Albert provides other personal finance features such as early direct deposit and opportunities to save and invest money.

- Available in all states


■ \$25 - \$250
Loan amount

■ 2–3 business days or
instant for a fee
Turnaround time

[Go to site](#)[Read review](#)[Feedback](#)

- Pros and cons
- More details

Best for no membership fee: Klover



Klover pay advance app

Klover is a cash advance app that offers up to \$200 in advances based on bank account eligibility and participation in its points program. The points program involves completing tasks to earn points that can be converted into dollars for advances or to cover fees. However, Klover generates revenue by collecting aggregate user data that is shared with partners, which may raise privacy concerns for some users.

- Available in all states


Pros and cons

More details

- Up to \$200
Loan amount
- As soon as the same day with fee; 2 to 3 business days for no fee
Turnaround time

Read review

Best for speed flexibility: Dave



Dave ExtraCash

Go to site

Read review

- Up to \$500
Loan amount
- Up to 3 business days, or instant for a fee
Turnaround time

Dave is a well-known banking app that offers cash advances up to \$500 with no interest charges or late fees. The app charges a \$1 monthly membership fee for its services. It also offers a full suite of credit-building services and automatic budgeting tools.

With Dave, you'll have your pick of two delivery speeds. Standard delivery is free but can take up to three days. However, users can get an instant advance for a fee of up to \$11.99, depending on the amount of your advance.

- Available in all states

Pros and cons +

More details +

How we chose these providers

We evaluated various pay advance apps compatible with Venmo, comparing loan amounts, turnaround times, fees and eligibility.

Does my cash advance app work with Venmo

If you have a favorite app that didn't make our list, it might still work with Venmo. Take a look at our table to see which cash advance, payday loan and installment loan apps will or won't work with the app.

App	Type	Works with Venmo?	
Advance America	Payday loan	No	Read review
Albert	Cash advance	No	Go to site
Branch	Cash advance	Yes	Read review
Brigit	Cash advance	No	Go to site
Cash App	Cash advance	Yes	Go to site

Feedback

App	Type	Works with Venmo?	
CashNetUSA	Payday loan	No	Read review
Cleo	Cash advance	No	Go to site
Dave	Cash advance	Yes	Go to site
Earnin	Cash advance	No	Go to site
Empower	Cash advance	Yes	Read review
Float Me	Cash advance	No	Read review
Gerald	Cash advance	No	
Grid	Cash advance	No	
Klover	Cash advance	Yes	Read review
Lendup	Connection service	No	Read review
MoneyLion	Cash advance	Yes	Read review
Money Mutual	Payday loan	No	Read review
OppLoans	Installment loan	No	Go to site

[Feedback](#)

App	Type	Works with Venmo?	
Possible Finance	Installment loan	No	Read review
Spotloan	Installment loan	No	Read review
Varo	Cash advance	Yes	Read review
Vola	Cash advance	No	Read review

Should I stick with Venmo?

Venmo is a popular choice with peer-to-peer money transfers where you can receive cash advances through various apps. However, some competitors on the market, such as Cash App, offer similar features like the option to invest in stocks.

And, if privacy is a top concern, Venmo exposes your financial activity publicly if you don't set your settings correctly. According to Popular Mechanics, 40% of users had shared sensitive information on the app at least once.

Pros and Cons of Venmo

Pros

- ✓ Integrates with various apps
- ✓ Lets you access cash advances through credit cards
- ✓ Free option for teens
- ✓ Has a payment card to access Venmo balance

Cons

- ✗ Money transferred through the app to you isn't FDIC-insured
- ✗ Cash advances through certain methods result in fees

Alternatives to Cash Advance Apps for Venmo Customers

If you'd rather avoid cash advance apps altogether, here are some alternative options that may work for you instead:

- **Loans with no credit checks.** While there are some no-credit-check loans available, make sure to review their [Feedback](#) rates and short repayment terms.

- **Peer-to-peer (P2P) loans.** P2P lending platforms allow you to borrow money from individuals instead of traditional lenders, and they may offer more favorable terms than payday loans.
- **Local resources.** Check your local government websites to see which agencies, nonprofits and charities can help with food, utilities and your rent.

These cash advance apps in partnership with Venmo aren't your only options to secure funds ahead of payday. You can check out other [cash advance apps](#) or [payday loan alternatives](#) before you make a final call.

Sources

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Dhara Singh



Dhara Singh is a freelance personal finance writer at Finder specializing in loans. Formerly she was a top 10 journalist at Yahoo Finance with more than 38+ million content views where she covered retirement and mortgages. She has also written for Bankrate, and CNET and continues to write for a variety of outlets, such as Investopedia and Worth magazine. Her articles focus on equipping readers with the right information and data so they can make the most informed decisions related to their finances. Dhara previously worked as an insights analyst for Finder's PR team, where she started the Deadliest Cities to Drive series in 2018, connecting interesting data analysis to a suite of car insurance products. When she's not writing, Dhara coaches small business owners through her Stories to Sales programs and empowers them to use their life experiences to help other people. She has also self-published a poetry book on Amazon called Tell her She's Lovely. Dhara holds a B.S. in Finance and Supply Chain Management from Rutgers University and a M.S. in Journalism from Columbia University.



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