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Best Cash Advance Apps for Gig Workers

Access the best cash advance apps for Gig workers with high advance limits and lower fees.



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Fact checked

Gig workers such as independent contractors and freelancers depend on their clients for income. While the flexibility of making your own schedule is appealing, the uncertainty behind your next payday can be stressful. Whether you're looking for a cash advance app as a delivery or rideshare driver or other form of gig work, we've got you covered.

5 Best cash advance apps for Gig Workers

If you're looking for some cash before your next paycheck and are thinking about a cash advance app, consider their turnaround time, monthly fees and amount loaned, among other factors. We've pulled the top five apps, so you won't have to.

- Best for due date extensions: [Brigit](#)
- Best for borrowing small amounts: [Cash App Borrow](#)
- Best for larger advances: [Dave](#)
- Best for no late fees: [Klover](#)
- Best for no membership fees: [Earnin](#)

Best for borrowing small amounts

Best for due date extensions



Brigit

Brigit is a cash advance app that provides access to advances ranging from \$50 to \$250, with a flat monthly subscription fee and no hidden transaction fees. It offers extra flexibility for gig workers by letting you extend your payment due date up to three times. Standard delivery takes up to three days, but Brigit stands out by offering rush funding, which it claims can be in your account in only 20 minutes. However, it isn't clear which customers may qualify.

■ \$50 - \$250
Loan amount

■ 1 to 3 business days or instant with a fee of \$0.99 to \$3.99, or a \$9.99/mo. subscription with small fee, or free with \$14.99/mo. subscription.
Turnaround time

[Feedback](#) available in all states

Pros and cons



More details



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Cash App

Cash App

Cash App provides a pilot feature called Cash App Borrow, enabling all users including gig workers to instantly borrow \$20 to \$200 with just a few taps on the app. There is a 5% fee involved, however, every time you borrow. To increase your chances of accessing the feature, you'll need to meet certain credit score requirements and deposit at least \$1,000 into your Cash App account every month. If you see the Borrow option in your account, you're eligible.

- 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 larger advances



Dave ExtraCash

Dave is a well-known banking app that offers cash advances of up to \$500, in addition to credit-building services and automatic budgeting tools. For gig workers with a heavy gap between clients, this cash advance falls on a more generous end compared to other competitors.

The app charges a \$1 monthly membership fee for its services and a small fee for "Express" funding, which allows you to receive your advance in less than eight hours. Unlike some of its rivals, Dave is recognized for waiving overdraft fees for its customers and providing various features, including overdraft warnings and budgeting tools.

- Available in all states

Pros and cons

Feedback



- Up to \$500
Loan amount

- Up to 3 business days,
or instant for a fee
Turnaround time

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Best for no late fees



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 gig workers.

- 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 no membership fee



EarnIn

Earnin is a cash advance app that allows you to access up to \$100 per day from your earned income and up to \$750 from your pay period. Gig workers have to submit their employment information as well as connect their bank account to get verified. There are no required fees to access any services, but gig workers and other users can opt to pay extra to access their Lightning Speed feature, which promises quicker turnaround.

- Available in all states

[Pros and cons](#)



[More details](#)



- Up to \$750
Loan amount
- 1 to 2 business days, or in minutes with Lightning Speed.
Turnaround time

[Go to site](#)

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Methodology: How we picked the best providers

[Feedback](#)

We evaluated various pay advance apps that served gig workers. We considered criteria such as loan amounts, turnaround time, fees and eligibility requirements. Our staff also reviewed reputable sources such as the Better Business Bureau and Trustpilot. Finder.com’s methodology aims to provide a comprehensive take on pay advance apps, ensuring that the listed providers are trustworthy for our users.

How to compare cash advance apps for gig workers

When comparing the best apps for gig workers, you should consider the following:

- **Limits.** Some apps only offer advances up to \$250, while others offer advances of \$700 and higher.
- **Additional fees.** Most apps charge a fee if you want same-day delivery for your advances.
- **Employment verification.** Some apps require proof of employment even if you’re a gig worker.
- **Income requirements.** Apps such as Dave require a minimum \$1000 monthly income requirement to unlock higher advances.
- **Credit Checks.** While most apps don’t require a credit check, you may want to review the fine print to make sure.
- **Repayment terms.** Many apps have penalties and extra fees, but not all.
- **Customer support.** If you are looking for support with cash advances, consider apps with customer support hours around your schedule.
- **User reviews.** Many apps have attractive features, but some, such as Earnin, have low customer ratings, which may impact your search.

Pros and cons of cash advance apps

Like any company, cash advance apps come with benefits and risks. It’s important to read the fine print before you agree to an advance.

Pros

- ✓ Quick turnaround time
- ✓ No credit check usually
- ✓ No extensive paperwork

Cons

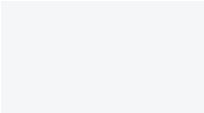
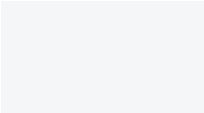
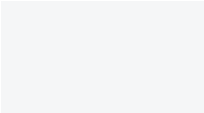
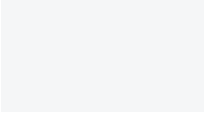
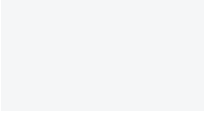
- ✗ Cash advance programs generally offer advances up to \$250 or less
- ✗ May charge subscription fees
- ✗ May charge fees for same-day funding

Compare cash advance apps

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Name	Max. amount per pay period	Turnaround time	Costs	
Chime SpotMe® Not rated yet				
Feedback	Up to \$200	Same day	No fee	Go to site

				More Info
☐ Compare				
Access fee-free overdrafts up to \$200 when eligible. Plus get your paycheck up to 2 days early with direct deposit. See Chime terms and conditions .				
EarnIn Not rated yet				
	Get up to \$100 per day or \$750 per pay period.	1 to 2 business days, or in minutes with Lightning Speed.	Free to use or \$3.99 for Lightning Speed transfers.	Go to site More Info
☐ Compare				
No mandatory fees, no interest, and no credit checks. Subject to EarnIn terms & conditions				
Cleo Not rated yet				
	\$250	3 to 4 days standard transfer. Same day with \$3.99 express fee.	\$5.99 monthly membership fee to access cash advances	Go to site
☐ Compare				
Automatically monitor your spending plus access cash advances up to \$100 at a time.				
Albert Not rated yet				
	Up to \$250	2–3 business days or instant for a fee	\$14.99 monthly subscription to access overdraft protection	Go to site More Info
☐ Compare				
Get up to \$250 overdraft protection if you sign up for Albert's banking app.				
Brigit Not rated yet				
	Up to \$250	1 to 3 business days or instant with a fee of \$0.99 to \$3.99, or a \$9.99/mo. subscription with small fee, or free with \$14.99/mo. subscription.	\$9.99 monthly membership fee, up to \$3.99 in express fees	Go to site More Info
☐ Compare				
Have up to \$250 automatically deposited into your account — for a \$9.99 membership fee.				

Why cash advance apps are good for gig workers

Feedback

Cash advances offer gig workers a quick and easy way to access funds without credit checks or a consistent employer. Gig workers also benefit from access to cash without a ton of fees or paperwork. Most importantly, a reliable cash advance app can offer independent contractors who may not have a specific payday or cash flow the financial cushion they need between payouts.

Cash advance apps can be helpful for all types of gig workers, including:

- Amazon drivers
- Doordash
- Freelancers
- Independent contractors
- Instacart drivers
- Lyft drivers
- Uber drivers
- Uber eats drivers

Are cash apps payday lenders?

Cash apps are not payday lenders, although they do provide advances similar to payday loans, offering quick access to cash without a credit check. However, cash apps don't generally charge the exorbitant interest rates you'd expect from payday lenders. Instead, cash apps make their money from subscription fees and transfer fees.

Alternatives to cash advance apps

If you want to avoid monthly subscription fees that many cash advance apps may offer or simply seek a higher amount to borrow as a gig worker, consider these alternatives.

- **Payday Alternative Loan (PAL).** Consider a PAL, which is offered by some credit unions and can provide a lower-cost alternative to a payday loan. PALs typically have more favorable terms and lower interest rates than traditional payday loans.
- **Bad credit personal Loans.** Explore the option of a "bad credit" [personal loan](#), which may be available from various lenders. While the APRs can be high, these loans can provide access to funds without the steep costs associated with payday loans.
- **Local resources and lower-cost loans.** Look into local resources, such as small-dollar bank loans offered by financial institutions and lower-cost loans that may be available in your community. Some credit unions and nonprofits also offer small-dollar lending programs as an alternative to payday loans.

These alternatives can provide a more sustainable and affordable way to address short-term financial needs without the high costs and risks associated with payday loans.

You can check out other [cash advance apps](#) or [payday loan alternatives](#) before you make a final call.

Frequently asked questions

What are typical cash advance amounts for gig workers?

Cash advance amounts for gig workers usually remain well below \$1,000. Most apps allow you to advance a couple hundred per pay period.

Where can I download a cash advance app?

You can access cash advance apps from a variety of mobile app stores, including but not limited to the Apple Store or Google Play store.

Feedback

How do I repay my cash advance?

It depends on the app. Many apps automatically deduct the amount you are advanced from the bank account you have on file.

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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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