

CASH ADVANCE



IT USED TO BE THAT WHEN YOU NEEDED A LOAN, YOU WENT TO YOUR *FAMILIA*, BUT THESE DAYS PEOPLE ARE TURNING TO CROWD-FUNDING SITES THAT ALLOW ANYONE TO DONATE TO YOUR CAUSE. HERE, THREE LATINAS SHARE HOW THEY RAISED DOUGH USING THE GENEROSITY OF STRANGERS.

BY CELIA SHATZMAN

VICTORIA RAMÍREZ,
a Mexican American from
the Bay Area in California

THE SITE: Indiegogo.com

THE CAUSE: Bringing
a notable speaker
to her school

THE GAME PLAN: When
first grade teacher
Victoria Ramírez realized
her school's curriculum
didn't emphasize math
and science, she vowed to
change that. She invited
former astronaut José
Hernandez to visit her
school. "He looked like
my students, spoke
Spanish like them and
struggled like them,"
Ramírez says. To help
cover his traveling
expenses, she turned to
Indiegogo. "[The site]
took the smallest
percentage of funds that
came in, and made
transferring money
simple," says Ramírez.
The effort paid off when
Hernandez, dressed in
his blue NASA flight suit,
regaled a packed
cafeteria with tales of
outer space.



NICOLE PARDO, a colombiana in Houston

THE SITE: Rockthepost.com

THE CAUSE: Getting her medical invention off the ground
THE GAME PLAN: Nicole Pardo, who helped invent MindRx—an
intelligent pill dispenser that helps patients carry and take their
medication on time via a case that attaches directly to the user's
smartphone—was used to fund-raising within the typical circles
in the health care industry. By signing on to Rockthepost, she
gained new exposure and raised money to hire a marketing
team. To attract investors, she constantly updated her page,
which includes company news, progress reports and awards. She
suggests thoroughly researching a site before making a
commitment. "Find platforms that are either free or with a very
low subscription fee," Pardo says. "You don't want to overspend."

MIREYA RAMOS,
a dominicana and
mexicana based in Jersey
City, N.J.

THE SITE: Rockethub.com

THE CAUSE: Releasing
her debut album

THE GAME PLAN: Mireya
Ramos broke the mold in
the male-dominated
mariachi genre when she
founded the all-female
10-piece band Flor de
Toloache.

"We were determined
to come out with an
album, a mix of
traditional repertoire
with new arrangements
and original
compositions," Ramos
says. "We loved
Rockethub because of
their genuine interest in
helping artists, low rates
and the possibility of
international
donations."

To entice contributions,
they gave rewards at every
donor level, including
autographed posters and
music lessons. They also
announced their
campaign at shows, events
and over social media.
Thanks to Rockethub, Flor
de Toloache is now at
work on their album.