

PAYDAY LOANS

**SHOULD YOU TAKE A PAYDAY
LOAN?**

WHAT IS A PAYDAY LOAN?

AN UNSECURED LOAN

**SHORT PERIOD OF TIME
(UNTIL NEXT PAYCHECK)**

SMALL AMOUNT

HIGH FEES & INTEREST



**WHAT CAN YOU DO
INSTEAD?**

**REDUCE EXPENSES
DELAY PAYING BILLS
BORROW FROM
FAMILY/FRIENDS
BANK/CREDIT UNION LOAN
CREDIT CARD
BORROW FROM EMPLOYER**

