The Center for Responsible Lending (CRL) is a national nonprofit, research, and advocacy organization. CRL works to eliminate abusive financial practices. Learn more at www.responsiblelending.org.

Starting January 1, 2020, loans made in California from $2,500 - $10,000 now have a limit on the annual percentage rate (APR), of approximately 36%. To ensure that lenders are obeying the law, we are looking for people who are willing to share their experience in taking out a loan so that we can advocate to provide strong protections for consumers who use these products.

Please circle any that apply:

1. Have you taken out a payday loan before? Yes/No If yes, are you currently paying off this loan? Yes/No

2. Have you taken out a high-cost installment loan? (Typically more than $2,500) Yes/No If yes, do you remember the approximate date (month & year) of when you took out this loan? ____________________________

3. What is the name of the lender who gave you the loan?
   - Elevate Credit
   - Enova International
   - CURO Group Holdings Corp
   - California RISE
   - CASHNET USA
   - Speedy Cash
   - Opploans with FinWise Bank
   - Other ________________________________

4. What was the interest rate on the loan? ________________

5. How much time were you given to pay it back?
   - 1 Year
   - 5 Years
   - 15 Years
   - Other ________________________

For more information please contact Lucia Mattox at (510) 917-8931 or lucia.mattox@responsiblelending.org. Also, please forward completed surveys via email.
6. Were you able to repay it on time and avoid taking out additional loans? **Yes/No**

7. Have you been contacted by debt collectors regarding the repayment of this loan? **Yes/No**

8. Have you had trouble paying back a student loan? **Yes/No**

If you answered yes to any of these questions, can we contact you for further information? **Yes/No**

Name: ______________________________
Phone: ______________________________
E-mail: ______________________________
Zip code: _______________

Please provide us with any details you would like to share regarding your experience with your loan(s):
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
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