

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

**STOP THE PAYDAY LOAN DEBT TRAP**



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](mailto: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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