

Last year, he was looking at buying a house.
This year, he's looking at eviction.



**TRAPPED
IN A PAYDAY LOAN**

Think payday loans are designed to help people? Think again. They're designed to trap people in a cycle of debt, turning short-term problems into long-term debt. Consider these facts:

- > 400% APR is the average interest rate on payday loans
- > 90% of payday loans go to borrowers with 5 or more loans per year
- > 61% go to borrowers with 12 or more loans per year

Loopholes in the law have allowed payday lenders to get away with it for years, destroying livelihoods and decimating vulnerable communities.

We can't afford to let it continue. Join the fight to stop predatory payday lending at [1.800.000.0000](https://www.payday.org).

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