

Responsible Borrowing

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs.

A payday loan or auto title loan should only be used to meet immediate short-term cash needs.

Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

Determine what amount you can comfortably repay.

Borrow only the amount needed.

Office of Consumer Credit Commissioner
Consumer Helpline: (800) 538-1579