Coalition Against Payday Predators

CAPP is a collaboration of community-based organizations (supported by the Silicon Valley Community Foundation) that fight the reckless financial practices of payday lenders through education and regulation. CAPP has already successfully advocated for restrictions of payday lending in San José, Sunnyvale, Gilroy, Los Altos, Morgan Hill, Campbell, and Santa Clara County. CAPP is a coalition of more than 40 local organizations.*

APP is led by:
Law Foundation of Silicon Valley
De-Bug
Asian Law Alliance
The Opportunity Fund
United Way Silicon Valley
Sunnyvale Community Services
West Valley Community Services
Working Partnerships USA

*The Coalition Against Payday Predators is a coalition of private, non-profit agencies and not affiliated with the federal Consumer Financial Protection Bureau.

To join our efforts, contact us at (408) 280-2401
The CFPB wants to hear from You!

Consumer Financial Protection Bureau

Payday Loans are predatory loans.
Payday Loans are extremely expensive loans that can lead to borrowers getting into a cycle of debt that is very difficult to escape.
Have you ever taken out a Payday Loan and had a bad experience?
If so: The Payday Loan Helpline can help you make a complaint to the federal Consumer Financial Protection Bureau about your bad experience!

The Consumer Financial Protection Bureau (CFPB) is a federal agency that protects consumers and takes complaints about Payday Lenders.

You can easily make a complaint to the CFPB online!
www.consumerfinance.gov/complaint/#payday-loan

You Can Complain About Payday Loans!

Payday Loans
Create a Cycle of Debt
The average California borrower takes out an average of 10 loans per year from a single lender, and some may even have loans from other payday lenders at the same time. To make a profit, payday lenders count on the fact that people become trapped in a cycle of debt from which they cannot escape.

Emergency options
Reconsider.
Do you really NEED this money? If, not, don't get a payday loan because it will often make things worse!

Find other funds.
Ask your employer for an advance on your paycheck. Sell belongings you don't need on Craigslist, in a yard sale, or, if necessary, at a pawn shop. Offer to do odd jobs for your friends or family for extra cash.

Borrow better.
Borrow money from family or friends. Borrow from a credit union. Apply for a credit card. A credit card can be a more affordable option than payday loans.

Ask for help.
Call 211 for a list of cash assistance, rent assistance and free food programs in your area. If you can get a free bag of food to last a week, you can put the money you save towards paying off a payday loan or paying for an emergency expense.