



## *Protecting Yourself from Predatory Lending*

January 20, 2016

### **Resources**

- **The Nasty Nine: Nine High-Cost Practices that Strip Cash from Hard-Working Rural Families** (Source: Aspen Institute Community Strategies Group)
  - [www.pfcd.org/resources/NastyNineHandout.pdf](http://www.pfcd.org/resources/NastyNineHandout.pdf)
- **Nine Signs of a Predatory Payday Loan** (Source: Center for Responsible Lending)
  - [www.msuextension.org/solidfinances/documents/ninesigns.pdf](http://www.msuextension.org/solidfinances/documents/ninesigns.pdf)
- **Resources from Center for Responsible Lending**
  - [www.msuextension.org/solidfinances/documents/resourcesfromcenterforresponsiblelending.pdf](http://www.msuextension.org/solidfinances/documents/resourcesfromcenterforresponsiblelending.pdf)
- **How State Rate Limits Affect Payday Loan Prices** (Source: The PEW Charitable Trusts)
  - [www.pewtrusts.org/~media/legacy/uploadedfiles/pcs/content-level\\_pages/fact\\_sheets/stateratelimitsfactsheetpdf.pdf](http://www.pewtrusts.org/~media/legacy/uploadedfiles/pcs/content-level_pages/fact_sheets/stateratelimitsfactsheetpdf.pdf)
- **Consumer Financial Protection Bureau: Online Complaint Form**
  - [www.consumerfinance.gov/complaint](http://www.consumerfinance.gov/complaint)
- **Federal Trade Commission: Consumer Complaint Assistant**
  - [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)
- **Payday Loans in Idaho: A borrower's Rights and Remedies** (Source: Idaho Department of Finance)
  - [www.finance.idaho.gov/Education/Documents/Payday-Loans-in-Idaho.pdf](http://www.finance.idaho.gov/Education/Documents/Payday-Loans-in-Idaho.pdf)
- **Idaho Department of Finance's "Predatory Lending Fact Sheet"**
  - [www.finance.idaho.gov/Education/PredatoryLending.aspx](http://www.finance.idaho.gov/Education/PredatoryLending.aspx)
- **Consumer Complaints Website: Office of the Attorney General State of Idaho**
  - [www.ag.idaho.gov/consumerProtection/forms/ComplaintFormInformation.html](http://www.ag.idaho.gov/consumerProtection/forms/ComplaintFormInformation.html)
- **Idaho Consumer Protection Manual**
  - [www.ag.idaho.gov/publications/consumer/ConsumerProtectionManual.pdf](http://www.ag.idaho.gov/publications/consumer/ConsumerProtectionManual.pdf)
- **Idaho Consumer Complaint Form**
  - [www.finance.idaho.gov/ComplaintOnline.aspx](http://www.finance.idaho.gov/ComplaintOnline.aspx)