Payday Loans are a Trap!

How Payday Loans Work

You write a personal check to the lender for cash, plus a fee. On the date of your next payday, you have to repay the loan and the fee in cash or let the lender deposit your check automatically.

Can't pay it back?

Most people can't pay the loan back in just two weeks. Many people end up having to take out another loan right after they pay their first loan back, often getting the pay-off money from another payday lender down the street! That's another $45 in the payday lender's pocket and out of yours. Now you're trapped in a cycle of debt!

That's the payday trap!

I have a deal for you.
Give me $300 and I'll give you $255...but only for 2 weeks!

What else can you do?

SAVE! A little bit adds up.
Cut a little spending and add a little to savings.

Find Other Sources.
Ask your employer for an advance or a loan. Sell or pawn personal possessions.

Borrow Better.
Borrow from family and friends. Get small-dollar loans from banks and credit unions.

Deal with the Debt.
Ask utility providers and creditors for a credit payment plan.

Learn More.
Get financial education, financial coaching or credit counseling.

Get Help.
Contact Community Legal Services in East Palo Alto at 650-391-0346 or these organizations:

EMERGENCY ASSISTANCE PROGRAMS AND SERVICES

El Concilio Emergency Services Partnership
1798-B Bay Road • East Palo Alto, CA 94303 • 650-330-7432
Areas Served: East Palo Alto and Menlo Park
Services: Emergency shelter, health care, youth services, employment assistance and utilities assistance. Housing financial assistance, with payment on rent or deposit, is available depending on funds. The office registers families for the Family Harvest Program of Second Harvest Food Bank. Fresh produce distribution on Tuesdays. The office is a San Mateo County core human services agency.

Fair Oaks Community Center
2600 Middlefield Road • Redwood City, CA 94063 • 650-780-7500
www.redwoodcity.org/parks/cc/fairoaks.html
Areas Served: Redwood City, North Fair Oaks, Atherton, Woodside and Portola Valley
Services: Emergency food, shelter, housing assistance, utilities assistance, legal services including housing and employment, and crisis intervention. Services in English and Spanish. The office is a San Mateo County core human services agency.

Salvation Army - Redwood City
660 Veterans Boulevard • Redwood City, CA 94063 • 650-368-4643
www.salvationarmyusa.org
Areas Served: Redwood City/Mid-Peninsula
Services: Emergency financial assistance, emergency shelter, food programs, REACH energy assistance, rental and mortgage assistance.

Coastside Hope
99 Avenue Alhambra • El Granada, CA 94018 • 650-726-9071
www.coastsidehope.org
Areas Served: Montara, Moss Beach, El Granada, Half Moon Bay, La Honda and Pescadero
Services: Emergency food, clothing, rental and utilities assistance, crisis intervention, case management and support when residents need it most. The office also provides information and referral to help residents connect with its own established programs and services and those of others. The office is a San Mateo County core human services agency.

Society of St. Vincent de Paul
50 N. B Street • San Mateo, CA 94401 • 650-343-4403
www.svdp-sanmateoco.org
Areas Served: San Mateo County
Services: Emergency food, emergency financial assistance including rental and mortgage assistance, bus token program, utility bills assistance, and clothing and furniture store.

Learn more about payday lending:
clsepa.org/avoidpaydayloans
avoidpaydayloans.org

$25 x 12 months = $300

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Safe Harbor Shelter (A program of Samaritan House)
295 N. Access Road • South San Francisco, CA 94128 • 650-873-4921
Services: Safe Harbor Shelter is a 90 bed homeless shelter open 5:30pm to 7:00am. Provides homeless individuals with shelter, safety, warmth, sustenance, and healthcare. After these basic human needs have been met and shelter clients have been stabilized, Safe Harbor endeavors to help clients raise their level of self-sufficiency and transition to a more stable housing situation.

Dalycity Community Center
350 90th Street, 1st Floor • Daly City, CA 94015 • 650-991-8007
www.dalycity.org/Residents/Community_Service_Center.htm
Areas Served: Daly City, Colma and Broadmoor
Services: Comprehensive needs assessment, crisis intervention and case management. Emergency food, emergency shelter, emergency transportation, business clothes closet, housing assistance, case management, short-term counseling and employment information/job board. Mobile health clinic by appointment only. The office is a San Mateo County core human services agency. Services in English, Spanish and Tagalog.

Salvation Army - South San Francisco
409 South Spruce Avenue • South San Francisco, CA 94080 • 650-266-4591
www.salvationarmyusa.org
Services: REACH utility services, furniture and clothing vouchers, emergency food pantry, resources and referrals, bus tokens, greyhound vouchers and seasonal assistance.

InnVision Opportunity Center
33 Encina Avenue • Palo Alto, CA 94301 • 650-853-8672
www.ivsn.org
Areas Served: San Mateo County and Santa Clara County
Services: Emergency shelter and financial assistance; support services including case management, housing search, employment search, financial literacy, health care and referrals to social services. Must call ahead to schedule an appointment.

Pacifica Resource Center
1809 Palmetto Avenue • Pacifica, CA 94044 • 650-738-7470
www.pacresourcemcenter.org
Areas Served: Pacifica
Services: Emergency food, clothing, housing assistance and utility bills financial assistance when funding is available. The office also provides information and referral to help residents connect with its own established programs and services and those of others, including legal services and health clinics. The office is a San Mateo County core human services agency.

Community Resource Center of the YMCA
1486 Huntington Avenue • South San Francisco, CA 94080 • 650-276-4101
Areas Served: South San Francisco, Brisbane and San Bruno
Services: Emergency food, transportation, clothing, rental and utility assistance, shelter and housing referrals. Services in English and Spanish. The office is a San Mateo County core human services agency.

Second Harvest Food Bank – Food Connection
1-800-984-3663
www.shfb.org/getfood
Areas Served: San Mateo County and Santa Clara County
Services: Emergency Food Program with over 300 non-profit partners throughout San Mateo County and Santa Clara County. Applications for CALFRESH are taken by Food Connection staff. Services in English, Spanish and Vietnamese.

Peninsula Family Service Ways to Work Vehicle Loan Program
24 Second Avenue • San Mateo, CA 94401 • 650-403-4300 x105
www.peninsulafamilyservice.org/need-a-hand/financial-empowerment/loans/
Services: Provides low-interest car loans and financial education to parents who are unable to obtain access to conventional credit.
Cost/Requirements/Qualifications: Loan of $8,000 at an 8% fixed interest rate over 36 months. Eligibility: Live OR work in either San Mateo County of Santa Clara County, employment for at least 3 months OR enrolled in a post high school educational program, involved parent(s) of dependent child(ren), annual household income no greater than $71,000 (for a family of three), disposable income sufficient to repay the loan, valid California Driver’s License.

Pacifica Resource Center
1809 Palmetto Avenue • Pacifica, CA 94044 • 650-738-7470
www.pacresourcemcenter.org
Areas Served: Pacifica
Cost/Requirements/Qualifications: Pacific Resource Center (PRC) offers a savings program to help borrowers pay off existing payday loans. Every two weeks, when the borrower renews his/her payday loan, he/she will be required to deposit an additional $20 in a dedicated savings account. To help him/her save that extra money, PRC will provide the final $55 to pay off the loan.

UTILITIES

REACH (Relief for Energy Assistance through Community Help) administered by Salvation Army
1-800-933-9677
www.pge.com/reach
Areas Served: San Mateo County
Services: REACH is a one-time energy assistance program sponsored by PG&E and administered through the Salvation Army. Those who have experienced an uncontrollable or unforeseen hardship may receive an energy credit up to $200, credit amount based on the past due amount of the bill. REACH assistance may be available once within an 18-month period, but exceptions can be made for seniors, the physically challenged, and the terminally ill.

LIHEAP (Low Income Home Energy Assistance Program) through Coast Energy Services
650-242-9474
www.energyservices.org
Areas Served: San Mateo County
Services: LIHEAP helps low-income households primarily in meeting their immediate home needs. LIHEAP sends payment directly to the utility or energy company on behalf of eligible families. Families may receive assistance once per year. Services in English and Spanish.

ADDITIONAL RESOURCES

United Way - 211 in San Mateo County
211 or 1-800-273-6222
www.211BayArea.org
Areas Served: The Greater Bay Area
Services: Prescription drug discount cards, discounted utilities, discounted transit passes, low-cost automobile insurance, free and low-cost banking services and food assistance.

NONPROFIT LENDERS AND LOAN PROGRAMS – AVOID PAYDAY LOANS OR GET OUT OF PAYDAY DEBT

San Mateo Credit Union
Locations in East Palo Alto, Palo Alto, Redwood City, Daly City, San Mateo and South San Francisco • 650-363-1725
Areas Served: San Mateo County
Cost/Requirements/Qualifications: Loan of $300-$500 at an 18% fixed rate. Repayment over 4 to 6 months. Repayment hardships are reviewed on a case-by-case basis.
Eligibility: Live, work or worship in San Mateo County; be a member of San Mateo Credit Union 18 years of age or older (membership fee waived with this brochure). Must apply at branch and bring a non-expired government-issued photo ID or consular ID AND a secondary ID such as a PG&E bill or a cell phone bill. Application processing takes about 10 minutes.

Economic Security For San Mateo County
To share your story and help warn others, to join the Economic Security for San Mateo County Coalition’s anti-payday lending education and advocacy work, or for more copies of this brochure, please contact:
Community Legal Services in East Palo Alto
650-391-0346
keith@csepa.org

ES4SMC