

Savvy Loans

Payday Loan - \$100.00 Cost Disclosure

Cost of this loan:

Borrowed Amount (Cash Advance)	\$100.00
Interest Paid to Lender (Interest rate: 9.95%)	\$0.90
Fees paid to (Savvy Loans)	\$50
Payment Amounts (Payments Due Every 2 Weeks)	Payments #1-#2: \$75.45
Total of Payments (If I Pay on Time)	\$150.90




APR 663.52% <i>(cost of credit as a yearly rate)</i>		
<i>Term of Loan</i>		28 days
If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$50.61	\$150.61
1 month	\$51.31	\$151.31
2 months	\$102.59	\$202.59
3 Months	\$154.24	\$254.24

Cost of other loan types:

Least expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most expensive
	↓	↓	↓	↓	↓	↓	
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.04	\$3.55	\$13.38	\$15.00	\$20.66	\$30.41	Average fees & interest per \$100 borrowed over 1 month

Repayment:

OF 10 PEOPLE WHO GET A NEW MULTI-PAYMENT PAYDAY LOAN:

	5 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	4 will renew 5 or more times or will never pay off the loan

This data is from 2019 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 5381579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223

Savvy Loans


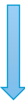




Payday Loan - \$300.00 Cost Disclosure

Cost of this loan:




Borrowed Amount (Cash Advance)	\$300.00
Interest Paid to Lender (Interest rate: 9.95%)	\$4.75
Fees paid to (Savvy Loans)	\$300
Payment Amounts (Payments Due Every 2 Weeks)	Payments #1-#3: \$201.58
Total of Payments (If I Pay on Time)	\$604.75

APR 882.81% (cost of credit as a yearly rate)		
Term of Loan		42 days
If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$151.84	\$451.84
1 Month	\$153.92	\$453.92
2 Months	\$307.78	\$607.78
3 Months	\$462.71	\$762.71

Cost of other loan types:

Least expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most expensive
							
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.04	\$3.55	\$13.38	\$15.00	\$20.66	\$30.41	Average fees & interest per \$100 borrowed over 1 month

Repayment:

OF 10 PEOPLE WHO GET A NEW MULTI-PAYMENT PAYDAY LOAN:	
	5 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	4 will renew 5 or more times or will never pay off the loan

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Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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Savvy Loans

Payday Loan - \$500.00 Cost Disclosure

Cost of this loan:




Borrowed Amount (Cash Advance)	\$500.00
Interest Paid to Lender (Interest rate: 9.95%)	\$7.92
Fees paid to (Savvy Loans)	\$500
Payment Amounts (Payments Due Every 2 Weeks)	Payments #1-#3: \$335.97
Total of Payments (If I Pay on Time)	\$1007.92

APR 882.81% (cost of credit as a yearly rate)		
Term of Loan		42 days
If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$253.07	\$753.07
1 month	\$256.54	\$756.54
2 months	\$512.97	\$1012.97
3 Months	\$771.19	\$1271.19

Cost of other loan types:

Least expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most expensive
	↓	↓	↓	↓	↓	↓	
	25%	30%	89%	180%	238%	370%	Average APR
	\$2.04	\$3.55	\$13.38	\$15.00	\$20.66	\$30.41	Average fees & interest per \$100 borrowed over 1 month

Repayment:

OF 10 PEOPLE WHO GET A NEW MULTI-PAYMENT PAYDAY LOAN:	
	5 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	4 will renew 5 or more times or will never pay off the loan

This data is from 2019 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan in full when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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