

I NEED CASH NOW. WHAT CAN I DO?



Auto title and online lenders charge fees and sky-high interest. This creates a cycle of debt than can be very hard to escape.

Before you borrow, consider these smart alternatives.

For individuals and families:

Establishing a relationship with a community bank or credit union has many benefits. Even if you've struggled in the past, these institutions will work with you to build credit and achieve your financial goals. The following are great local alternatives to predatory loans - each offers an APR less than 36%!

	Less than 18% APR	Builds credit	No pre-payment penalty	Easy application	No collateral needed	Many ways to repay	No credit check needed	Builds savings	\$0-200	\$200-500	\$500+
Apache County											
Altier CU Holiday /Personal Loan	●	●	●	●	●	●	●				●
Cochise County											
American SW CU Signature Loan	●	●	●	●	●	●					●
Cochise CU Quick Cash Loan	●	●	●	●	●	●					●
Southeastern AZ FCU Short-Term Loan	●	●	●	●	●	●	●				●
Vantage West Signature Loan	●	●	●	●	●	●					●
Coconino County											
Altier CU Holiday /Personal Loan	●	●	●	●	●	●	●				●
Coconino FCU Personal Loan	●	●	●	●	●	●					●
OneAZ CU Signature Loan	●	●	●	●	●	●				●	●
Gila County											
Desert Schools FCU Signature Loan	●	●	●	●	●	●					●
OneAZ CU Signature Loan	●	●	●	●	●	●					●
UNIFY Financial CU Advancement Loan, Credit Builder Loan, Holiday Loan, & Quick Cash Loans	●	●	●	●	●	●	●	●		●	●
Graham County											
OneAZ CU Signature Loan	●	●	●	●	●	●					●
La Paz County											
AEA FCU Personal Loan	●	●	●	●	●	●					●
Maricopa County											
AERO FCU Credit Builder Loan	●	●	●	●	●	●	●	●			●
Alhambra CU Advanced Payday Loan	●	●	●	●	●	●		●	●		●
Altier CU Holiday / Personal Loan	●	●	●	●	●	●	●				●
AZ Central CU Line of Credit	●	●	●	●	●	●		●	●		●
AZ FCU Personal Loan	●	●	●	●	●	●					●
Corporate America Family CU Quick Cash Loan	●	●	●	●	●	●					●
Credit Union West Personal & Credit Builder Loans	●	●	●	●	●	●	●				●
Deer Valley CU Holiday Loan	●	●	●	●	●	●					●
Desert Schools FCU Signature Loan	●	●	●	●	●	●					●
First CU Signature Loan	●	●	●	●	●	●					●
First American CU Personal Loan	●	●	●	●	●	●					●
MariSol FCU Quick Loan	●	●	●	●	●	●	●	●	●	●	●
Mountain America CU Short-Term Loan	●	●	●	●	●	●				●	●
Landings CU Microloan	●	●	●	●	●	●					●
San Tan CU Cash Loan	●	●	●	●	●	●					●
SunWest FCU Personal Loan	●	●	●	●	●	●					●
TruWest CU Signature Loan	●	●	●	●	●	●					●
UNIFY Financial CU Advancement Loan, Credit Builder Loan, Holiday Loan, & Quick Cash Loans	●	●	●	●	●	●	●	●		●	●
Vantage West Signature Loan	●	●	●	●	●	●					●
Mohave County											
First American CU Personal Loan	●	●	●	●	●	●					●
LA Financial Credit Union Personal Loan	●	●	●	●	●	●					●

	<i>Less than 18% APR</i>	<i>Builds credit</i>	<i>No pre-payment penalty.</i>	<i>Easy application</i>	<i>No collateral needed</i>	<i>Many ways to repay.</i>	<i>No credit check needed</i>	<i>Builds savings</i>	<i>\$0-200</i>	<i>\$200-500</i>	<i>\$500+</i>
Navajo County											
AZ Central CU Line of Credit	●	●	●	●	●	●			●	●	●
First American CU Personal Loan	●	●	●	●	●	●					●
Rim Country FCU Quick Cash Loan or 90-120 day note	●	●	●	●	●	●				●	●
UNIFY Financial CU Advancement, Credit Builder, Holiday, & Quick Cash Loans	●	●	●	●	●	●	●				●
Pima County											
AZ Central CU Line of Credit	●	●	●	●	●	●			●		●
American Southwest CU Holiday & Signature Loans	●	●	●	●	●	●					●
First American CU Personal Loan	●	●	●	●	●	●					●
First CU Personal Signature Loan	●	●	●	●	●	●					●
Pima FCU Fixed-Rate Personal Loan	●	●	●	●	●	●					●
SunWest FCU Personal Loan	●	●	●	●	●	●					●
Pinal County											
AZ Central CU Line of Credit	●	●	●	●	●	●			●	●	●
Desert Schools FCU Signature Loan	●	●	●	●	●	●					●
First American CU Personal Loan	●	●	●	●	●	●					●
Pinal County FCU Funds 4 Less	●	●	●	●	●	●	●				●
OneAZ CU Signature Loan	●	●	●	●	●	●					●
Ray FCU Better Than Payday Loan	●	●	●	●	●	●	●		●	●	
Vantage West Signature Loan	●	●	●	●	●	●					●
Santa Cruz County											
American Southwest CU Holiday & Signature Loans	●	●	●	●	●	●					●
Yavapai County											
Credit Union West Personal Loans & Credit Builder Loans	●	●	●	●	●	●	●				●
First American CU Personal Loan	●	●	●	●	●	●					●
OneAZ CU Signature Loan	●	●	●	●	●	●					●
Prescott FCU Signature Loan	●	●	●	●	●	●			●		●
Yuma County											
AEA FCU Personal Loan	●	●	●	●	●	●					●
Employer Sponsored and Other											
Alaska USA FCU Payday Credit Line for Military Members	●	●	●	●	●	●			●	●	
American Airlines Fast Funds Loan	●	●	●	●	●	●				●	
Banner Payday Stretcher Loan	●	●	●	●	●	●	●			●	
Basha's Associates FCU Step Forward Loan	●	●	●	●	●	●	●				●
EM FCU Tool Loans	●	●	●	●	●	●			●	●	●
Farmers Insurance FCU Personal Loan	●	●	●	●	●	●	●				●
Mayo Employees FCU Personal Loan	●	●	●	●	●	●					●
OneMain Financial Personal Loan	●	●	●	●	●	●					●
Opportun Fixed-Rate Loan	●	●	●	●	●	●	●			●	●
Shamrock Farms FCU Payday Extender Program	●	●	●	●	●	●	●			●	●
U-Haul FCU Quick Cash Loan	●	●	●	●	●	●	●	●	●	●	●

Other Resources

LISC Phoenix operates a Financial Opportunity Center (FOC) at A New Leaf in Mesa. At the FOC people learn the skills they need to gain greater financial stability, improve their job prospects, find long-term employment, and earn more money.

For one-time utility bill or housing assistance, contact a local community action agency or program. Call Wildfire to be connected to the community action provider nearest to you.

To find out what other resources or services you may qualify for, visit arizonaselfhelp.org.

A New Leaf - (480)969 4024
 LISC Phoenix - (602)256-0015
 Wildfire - (602)604-0640



For businesses:

Arizona aims to help its small businesses thrive, even in difficult times. The following are great resources for business owners and entrepreneurs.

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US Small Business Administration Small Business Development Centers (SBDC)

The Small Business Administration offers low-rate loans, marketing training, individualized counseling, technology assistance, and many more valuable resources. SBDCs are located throughout Arizona and are listed below. For more information visit www.sba.gov/sbdc.

Cochise County

AZ Procurement Technical Assistance Center - Sierra Vista
Sierra Vista, AZ
(520)515-5478

Cochise College SBDC - Douglas Campus
Sierra Vista, AZ
(520)417-4118

Coconino SBDC - Flagstaff
Flagstaff, AZ
(928)213-9234 x 7232

Eastern Arizona College SBDC Payson Satellite Office
Payson, AZ
(928)468-8039

Eastern Arizona College SBDC Tucson, AZ
Tucson, AZ
(928)428-8590

AZ SBDC Network - State Office
Tempe, AZ
(480)731-8720

Maricopa Community Colleges SBDCs
Multiple sites countywide
(480)731-8101

Small Business Administration
Phoenix, AZ
(602)745-7200

City of Chandler Innovations Incubator
Chandler, AZ
(480)809-6117

Mesa Community College Downtown Campus Satellite Office
Mesa, AZ
(480)461-6125

BioInspire
Peoria, AZ
(602)235-0040

West Valley SBDC
Surprise, AZ
(480)377-4264

Estrella Mountain Community College SBDC - Satellite Office
Avondale, AZ
(623)935-8601

Cochise College SBDC - Sierra Vista Campus
Sierra Vista, AZ
800-966-7943 x 5478

Coconino County

Coconino SBDC - Page
Page, AZ
(928)660-2399

Gila County

Eastern Arizona College SBDC Gila Pueblo Campus Office
Globe, AZ
(928)425-8481

Graham County

Maricopa County

AZ Procurement Technical Assistance Center - Glendale
Glendale, AZ
(623)845-4700

AZ Procurement Technical Assistance Center - Mesa
Mesa, AZ
(480)461-6125

AZ Procurement Technical Assistance Center - Phoenix
Phoenix, AZ
(480)784-0586

Chandler Chamber of Commerce
Chandler, AZ
(480)963-4571

Peoria Chamber of Commerce
Peoria, AZ
(623)979-3601

Surprise-Rio Salado Community College Learning Center
Surprise, AZ
(623)222-8324

Paradise Valley SBDC - Satellite Office
Phoenix, AZ
(480)784-0590

Scottsdale Community College SBDC - Satellite Office
Scottsdale, AZ
(480)425-0590

Mohave County

Mohave Community College SBDC
Kingman, AZ
(928)757-0894

Navajo County

Northland Pioneer College SBDC
Show Low, AZ
(928)532-6170

Pima County

AZ Procurement Technical Assistance Center - Tucson
Tucson, AZ
(520)260-8828

Pima SBDC
Tucson, AZ
(520)620-1241

Pinal County

Central Arizona College SBDC
Casa Grande, AZ
(520)494-6610

Yavapai County

Yavapai College SBDC
Prescott, AZ
(928)776-2008

Yavapai College SBDC - Sedona Satellite Office
Prescott, AZ
(928)776-2008

Yavapai College SBDC - Cottonwood Satellite Office
Cottonwood, AZ
(928)776-2008

Yuma County

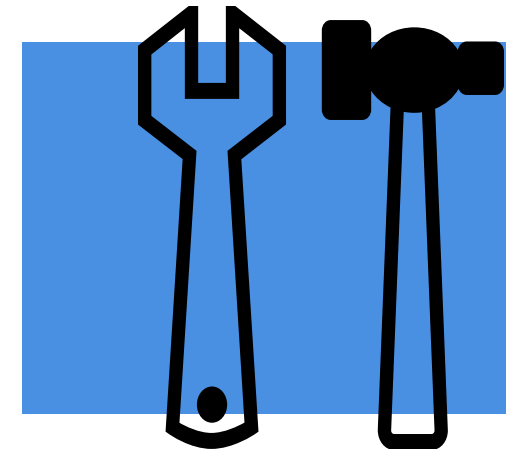
Arizona Western College SBDC
Yuma, AZ
(928)317-6151



LISC Small Business Loans and Grants

LISC offers non-predatory small business loans and grants with the express goal of spurring economic growth in developing and rural areas. They even offer special incentives to artists and other creative professionals! To learn more, visit liscphoenix.org.

Repairing Bad Credit:



Some businesses offer to "fix" bad credit - for a fee. Know your rights before hiring a credit repair company. Remember: something can only be removed from your credit report if it is wrong or if it is outdated. You can usually contest false or outdated reports on your own, at no cost. Also, it is illegal for a company to charge you anything before they fix your credit. For more information, visit <https://www.azag.gov/consumer/credit>.

Together we can expand and protect access to affordable lending in Arizona.

3 easy ways you can help #StopTheDebtTrap:

- 1 Visit wildfireaz.org to join our mailing list. We'll let you know when issues related to predatory lending arise on the local or national level.
- 2 Contact your state and congressional representatives. Let them know that all communities deserve access to safe and affordable lending. Find your representatives at azleg.gov/findmylegislator.
- 3 Go to apps.azleg.gov to sign up for Arizona's Request to Speak (RTS) System to weigh in on measures at the State Capitol.

This guide is not intended to provide financial advice or guidance. Wildfire does not endorse any of the products contained in this guide. The information provided here is accurate to the best of our knowledge. Did we leave something out? Let us know at info@wildfireaz.org.

