



**Online Resource for *Predatory Lending Practices and How to Avoid Them* Webinar
July, 28 2015, 11 a.m. ET**

Video

U-Pay-US: The Payday Lending Show (Community Legal Services, Palo Alto, CA):
<https://www.youtube.com/watch?v=0lnXz14Uoi4>

Web Sites

Advance-Fee Loans (Federal Trade Commission): <http://www.consumer.ftc.gov/articles/0078-advance-fee-loans>

Alternatives to Payday Loans (Center for Responsible Lending): <http://www.responsiblelending.org/payday-lending/tools-resources/alternatives-to-payday-loans.html>

Car Title Loans (Consumer.gov): <https://www.consumer.gov/articles/1013-car-title-loans>

Disadvantages of Pawnshop Loans (Nolo): <http://www.nolo.com/legal-encyclopedia/disadvantages-pawnshop-loans.html>

Dodd-Frank Title XIV: Mortgage Reform and Anti-Predatory Lending Act (Cornell University Law School):
https://www.law.cornell.edu/wex/dodd-frank_title_XIV

Fair Lending (Office of the Comptroller of the Currency): <http://www.occ.gov/topics/consumer-protection/fair-lending/index-fair-lending.html>

How Payday Loans Work (Consumer Federation of America): <http://www.paydayloaninfo.org/facts>

Inside the World of Check-Cashing Outlets (Real World Economics):
<http://www.dollarsandsense.org/archives/2015/0115barr-figart.html>

Lenders Step Up Financing to Subprime Borrowers (The Wall Street Journal):
<http://www.wsj.com/articles/lenders-step-up-financing-to-subprime-borrowers-1424296649>

Legal Status of Payday Loans by State (Consumer Federation of America):
<http://www.paydayloaninfo.org/state-information>

Military Consumer Protection Day (U.S. Department of Defense and partners): <http://www.military.ncpw.gov/>

Pawnshop 101 (Bankrate): <http://www.bankrate.com/finance/personal-finance/pawnshop-101-what-you-need-to-know-1.aspx>

Payday Loan Consumer Information (Consumer Federation of America): <http://www.paydayloaninfo.org/> and <http://www.paydayloaninfo.org/research-a-reports>

Payday Loans (Federal Trade Commission): <http://www.consumer.ftc.gov/articles/0097-payday-loans>

Predatory Lending (Lawyers.com): <http://banking-law.lawyers.com/consumer-banking/predatory-lending.html>

Predatory Lending Practices and How to Avoid Them webinar archive (eXtension Learn page):
<https://learn.extension.org/events/2113#.VXbsp03bKM8>

Questions and Answers About Subprime Lending (Consumer Action): http://www.consumer-action.org/downloads/english/Subprime_Manual.pdf

Rent-to-Own: Costly Convenience (Federal Trade Commission): <http://www.consumer.ftc.gov/articles/0524-rent-own-costly-convenience>

Six Things Everyone Should Know Before Going to a Pawn Store (National Pawnbrokers Association):
<http://www.nationalpawnbrokers.org/2012/6-things-everyone-should-know-before-going-to-a-pawn-shop/>

Subprime Lending and Mortgages (Consumer Affairs): <http://www.consumeraffairs.com/subprime-lending-and-mortgages>

Tax Refund Loans: Instant Trouble (Center for Responsible Lending): <http://www.responsiblelending.org/other-consumer-loans/refund-anticipation-loans/>

The Pros and Cons of “Rent-to-Own” Furniture (Better Business Bureau):
<http://www.bbb.org/blog/2013/11/the-pros-and-cons-of-rent-to-own-furniture/>

Title Loan: Don’t Risk Losing Your Car (Center for Responsible Lending):
<http://www.responsiblelending.org/other-consumer-loans/car-title-loans/>

What is Subprime Lending? (Federal Reserve Bank of St. Louis):
<https://research.stlouisfed.org/publications/es/07/ES0713.pdf>