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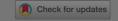
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Payday Loan Use and Consumer Well-Being: What Consumers and Social Workers Need to Know About Payday Loans

Younghee Lim , Trey Bickham, Cassie M. Dinecola, Julia Broussard, Brittany E. Weber & Alethia Gregory

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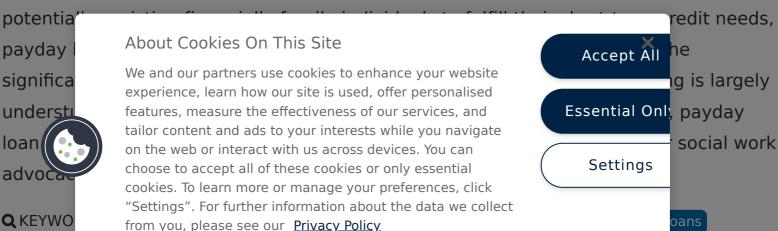
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Abstract

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Individuals with limited or no access to checking accounts rely on alternative financial services (AFS) to navigate today's economy. One AFS product that arguably is the most controversial is the payday loan—a small, short-term, high-interest loan. Although



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