

# 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+
<b>Apache County</b>											
Altier CU Holiday /Personal Loan	●	●	●	●	●	●	●				●
<b>Cochise County</b>											
American SW CU Signature Loan	●	●	●	●	●	●					●
Cochise CU Quick Cash Loan	●	●	●	●	●	●					●
Southeastern AZ FCU Short-Term Loan	●	●	●	●	●	●	●				●
Vantage West Signature Loan	●	●	●	●	●	●					●
<b>Coconino County</b>											
Altier CU Holiday /Personal Loan	●	●	●	●	●	●	●				●
Coconino FCU Personal Loan	●	●	●	●	●	●					●
OneAZ CU Signature Loan	●	●	●	●	●	●				●	●
<b>Gila County</b>											
Desert Schools FCU Signature Loan	●	●	●	●	●	●					●
OneAZ CU Signature Loan	●	●	●	●	●	●					●
UNIFY Financial CU Advancement Loan, Credit Builder Loan, Holiday Loan, & Quick Cash Loans	●	●	●	●	●	●		●		●	●
<b>Graham County</b>											
OneAZ CU Signature Loan	●	●	●	●	●	●					●
<b>La Paz County</b>											
AEA FCU Personal Loan	●	●	●	●	●	●					●
<b>Maricopa County</b>											
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	●	●	●	●	●	●					●
<b>Mohave County</b>											
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>
<b>Navajo County</b>											
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	●	●	●	●	●	●	●				●
<b>Pima County</b>											
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	●	●	●	●	●	●					●
<b>Pinal County</b>											
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	●	●	●	●	●	●					●
<b>Santa Cruz County</b>											
American Southwest CU Holiday & Signature Loans	●	●	●	●	●	●					●
<b>Yavapai County</b>											
Credit Union West Personal Loans & Credit Builder Loans	●	●	●	●	●	●	●				●
First American CU Personal Loan	●	●	●	●	●	●					●
OneAZ CU Signature Loan	●	●	●	●	●	●					●
Prescott FCU Signature Loan	●	●	●	●	●	●			●		●
<b>Yuma County</b>											
AEA FCU Personal Loan	●	●	●	●	●	●					●
<b>Employer Sponsored and Other</b>											
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	●	●	●	●	●	●	●	●	●	●	●

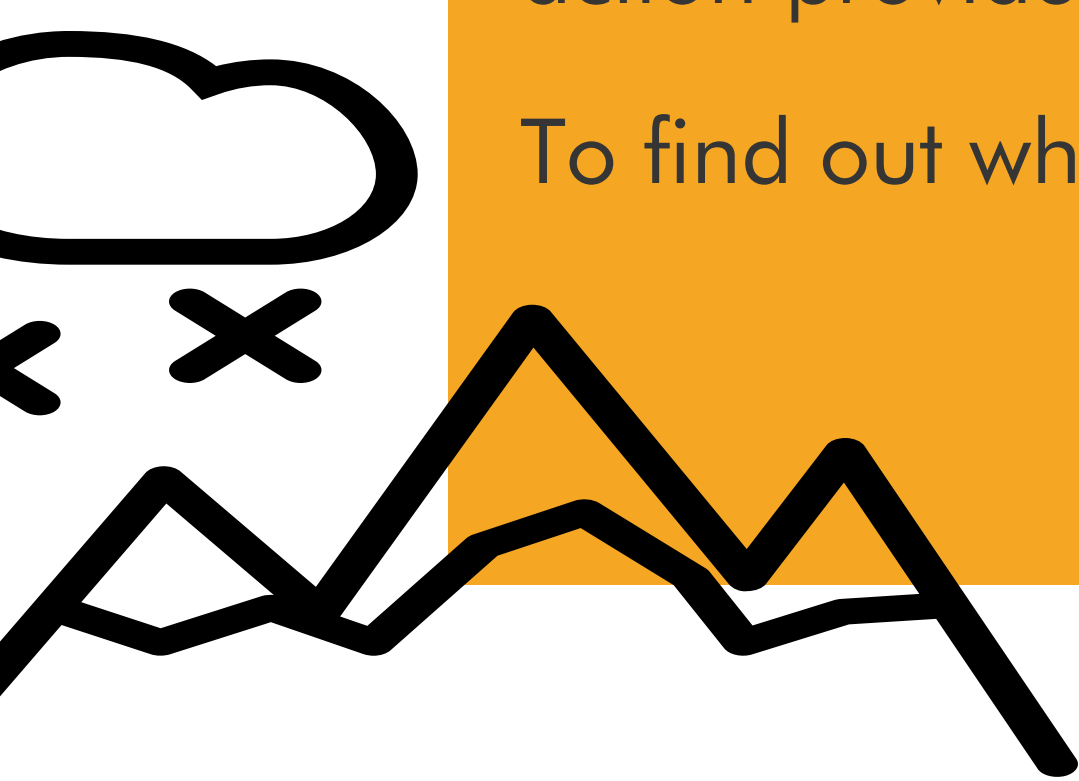
## Other Resources

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 the Arizona Community Action Association 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](http://arizonaselfhelp.org).

LISC Phoenix - (602)256-0015  
 A New Leaf - (480)969 4024  
 ACAA - (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](http://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

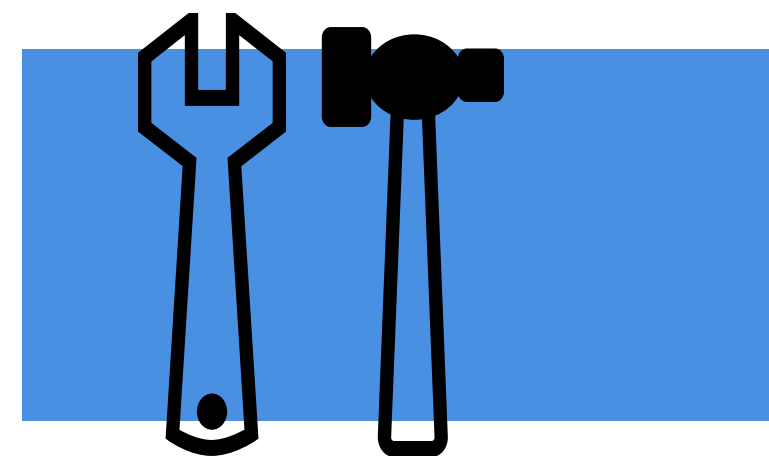
Arizona Western College SBDC  
Yuma, AZ  
(928)317-6151



### 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](http://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 [azcaa.org/subscribe](http://azcaa.org/subscribe) to join ACAA's 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](http://azleg.gov/findmylegislator).
- 3** Go to [apps.azleg.gov](http://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. ACAA 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@azcaa.org](mailto:info@azcaa.org).



Arizona Community Action Association

Advocating, Educating and Partnering to Prevent and Alleviate Poverty

340 East Palm Lane, Suite 315 | Phoenix, AZ 85004

[www.azcaa.org](http://www.azcaa.org) | [facebook.com/ArizonaCommunityActionAssociation](https://facebook.com/ArizonaCommunityActionAssociation) | [twitter.com/AZCAA](https://twitter.com/AZCAA)