

CHECKLIST: PAYDAY AND SHORT-TERM LOANS

This checklist is part of a larger Manual titled “Protecting Assets and Child Custody in the Face of Deportation,” released by Appleseed in 2017. For more info and to read the full Manual, please visit www.AppleseedNetwork.org/DeportationManual.

This checklist is not legal advice. You can search for a lawyer at <http://www.ailalawyer.org/>.

If you have payday or other short-term loans, they still need to be paid off even if you leave the country.

- Make a list of the payday or other short-term loans you currently have along with the name of each lender, their mailing address, phone number, email, and website. Once the list is done, keep it in a safe place that you can get to if you leave the US and think about giving a copy to someone you trust.
- If you have time before leaving the country, you should contact your lenders, let them know about the situation and provide a forwarding address if you can. Be sure to contact them both by phone and by mail. Send them certified mail, with a return receipt requested at the post office. It will cost a little extra, but you will be sure that they received it.
- If you need to leave the country right away, make sure you take the list you made with you and, if you can, send a payment to the lender once you arrive in your home country. You should call or send a letter to the lender(s) once you arrive to give them an updated mailing address.
- If you have automatic payments to the lender set up from your bank account, think about canceling those payments. You may not have easy access to your bank accounts once you leave the US, and it may be hard to keep an eye on how much money you have.
- You may be eligible for something called an Extended Payment Plan for your loan. Talk to your lender about getting a payment plan or changing your payment amount or schedule. Make sure to get any agreement or change in writing from your lender.

Remember: The plan is to have a plan. You are taking the right steps to protect your family. Don't be afraid to ask for help so you get answers you can trust: try your lawyer or caseworker, or ask your child's school or doctor's office.