" No Interest.
No Fees.
No Judgment.

We are dedicated to helping Minnesotans break free from payday loan debt through realistic refinancing.

EXODUS
LENDING

Break free from Payday Loan Debt

SANDY'S STORY

No matter how many hours Sandy* worked, her paycheck was never enough to cover housing, groceries, and car maintenance. Every time she turned around it was "car repairs, car repairs, then more car repairs." Keeping up with the bills and everyday expenses was a constant struggle, so she took out her first payday loan. Although it was a small amount, seemingly enough to make ends meet, payday lending is a trap. Sandy paid off the payday loan but was still short several hundred dollars needed to pay her bills. She was forced to take out another payday loan, and another, and another.

THE PROGRAM

Eligibility

To be eligible, you must:
* Live in Minnesota
* Have payday loan(s) for over 30 days
* Have payday loan(s) of less than $1000
* Have a steady source of income

A just pathway out of payday loan debt for Minnesotans.

EXODUS
LENDING

Refinancing

Exodus Lending pays off payday loan debt to the lender and works with participants to create a manageable, 12 month repayment plan with no interest or fees.

Re-borrowing became a pattern. After almost two years in the payday loan debt trap, Sandy had paid over $500 dollars in interest and fees - more than the amount that she needed to borrow in the first place!

Now that Sandy has found Exodus Lending she is free from the payday loan debt trap. After enrolling in our program, Sandy proclaimed. "Thanks again for helping me break this cycle!" We're overjoyed to be working with her, and are happy to see that she feels the same way.

*Name has been changed for confidentiality

"I'm in a much better place because of the help I received from Exodus Lending. I'm very appreciative and grateful."

– Deb

Incentives

Exodus Lending offers participants opportunities for monetary incentives upon successful completion of the program.