

THE TRUTH ABOUT PAYDAY LENDERS

And How **ARMY EMERGENCY RELIEF** Can Help!



PAYDAY LOANS CAN BE HARMFUL TO YOUR ARMY CAREER



Payday loans, which are high-interest, short-term loans, can create a cycle of debt when not paid off on time



Using payday loans can negatively impact your credit score



Borrowing from predatory lenders for things like utilities, credit card bills, or rent payments will have adverse long term impact on your financial security

CHOOSE ARMY EMERGENCY RELIEF



As the Army's charity, AER supports Soldiers and Families with grants, scholarships, and **ZERO INTEREST** loans



Assistance from AER will **NOT** impact career advancement or security clearance



AER has over 30 categories of assistance, so if you need financial assistance, don't hesitate, **Just Ask**



LEARN MORE AT <https://finred.usalearning.gov>
AND <https://www.militaryonesource.mil>

ASKING FOR HELP IS A SIGN OF STRENGTH, AND BUILDS RESILIENCY IN SOLDIERS AND ARMY FAMILIES.

VISIT [ARMYEMERGENCYRELIEF.ORG](https://armyemergencyrelief.org) FOR MORE INFORMATION



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