

Total Access

Your Partner in Credit Understanding and Rent Reporting



Rental 
KHARMA
Good Renters Deserve Good Credit™

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Total Access & Impact

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AVOID ► Predatory Lenders

They Keep Families in Subsidized Housing

Predatory Lenders:

- Profit from Poverty
- Devastate your finances
- Do NOT build your credit score
- Prevent Prosperity by Stripping Wealth

Interest Rates
45-700+%



Check Into Cash of Louisiana, Inc. d/b/a Check Into Cash Fee Schedule

Cash Needed	Fee Amount*	Check Amount	Annual Percentage Rate**
\$ 100 ⁰⁰	\$ 30 ⁰⁰	\$ 130 ⁰⁰	782.14%
\$ 125 ⁰⁰	\$ 35 ⁰⁰	\$ 160 ⁰⁰	730.00%
\$ 150 ⁰⁰	\$ 40 ⁰⁰	\$ 190 ⁰⁰	695.24%
\$ 175 ⁰⁰	\$ 45 ⁰⁰	\$ 220 ⁰⁰	670.41%
\$ 200 ⁰⁰	\$ 50 ⁰⁰	\$ 250 ⁰⁰	651.79%
\$ 225 ⁰⁰	\$ 55 ⁰⁰	\$ 280 ⁰⁰	637.30%
\$ 250 ⁰⁰	\$ 55 ⁰⁰	\$ 305 ⁰⁰	573.57%
\$ 275 ⁰⁰	\$ 55 ⁰⁰	\$ 330 ⁰⁰	521.43%
\$ 300 ⁰⁰	\$ 55 ⁰⁰	\$ 355 ⁰⁰	477.98%
\$ 325 ⁰⁰	\$ 55 ⁰⁰	\$ 380 ⁰⁰	441.21%
\$ 350 ⁰⁰	\$ 55 ⁰⁰	\$ 405 ⁰⁰	409.69%

Who Are The Predatory Lenders?

- ▶ Check Cashing **Stores**
- ▶ PayDay Loan **Stores**
- ▶ Rental Furniture **Stores**
- ▶ Personal Loan **Stores**
- ▶ Title Loan **Stores**
- ▶ Buy Here Pay Here Car **Stores**
 - ▶ **AVOID Dealer Financing**
- ▶ Secured Credit Cards
- ▶ Fingerhut/Conns Direct Mail Offers
- ▶ Loan Sharks

Quick Cash, No Co-Signer

It's Easy No Credit Check

▶ NO Credit ▶ NO Problem

Your Payments **DO NOT
Build Your Credit Score**

**#1 Reason
People Go a Predatory Lender?
= To Pay Rent/Utilities/Groceries**

Avoiding Pitfalls ► Located Throughout The Community



They Are Located **All Around You**
Next To:

- Grocery Stores
- Dollar Stores
- Fast Food
- Gas Stations



Pitfall #1 ► Buy Here Pay Here Cars



► NO Credit NO Problem

**1 in 3 Buy Here Pay Here
Cars Are Repo'd within 6 Months
when the Car Breaks Down
& payment is 3 days late!**

#1 Reason for Repossession Car Broke Down & Could Not Get to Work



Pitfall #1 ► Buy Here Pay Here Cars

\$17,588

Cullen +1

Reported balance • 31 days ago

Loan amount \$17,731

Paid: \$143

Est APR 28.46%
\$516/mo

Car details

2013 Nissan Sentra \$2,925
est car value

Payment history

You've made 100% of your payments on time

J F M A M J J A S O N D
2023 ✓ ✓ ✓ ✓

Last payment Jan 9, 2024

For you Cards Loans Insurance Money
Angelica Caraballo

#1 Reason for Repossession Car Broke Down & Could Not Get to Work



Pitfall #2 ► Rent to Own Furniture



Pitfall #3 ► FingerHut, Direct Mail Predator

Fingerhut Reviews

2.7 ★★★★★ 1,309 reviews

► [47% of Reviews 1 Star](#) ► [Read Them Now!](#)

- Prices 200% of Target for Same Item
- With Interest & Shipping 260%+

90% Approval Rate

Worst Way to Build Good Credit

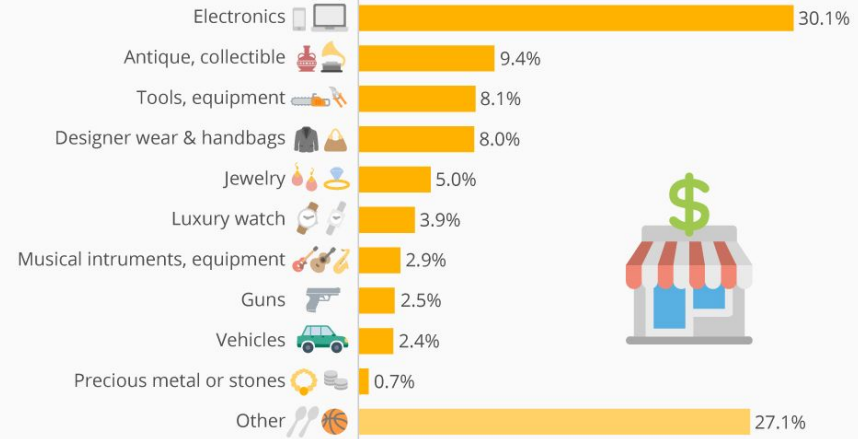


Pitfall #4 ► Pawn Shops



What Americans Pawn When They Need Cash

% breakdown of pawn requests by category



CC BY ND
@StatistaCharts

Based on nearly a million requests on PawnGuru's online platform
Source: PawnGuru

statista

Pitfall #8 ► Title Loan Stores



Borrow money against a car you own outright!

**Payments
DO NOT
Build YOUR Credit Score**

**It's Easy
No Credit No Problem**

Pitfall #9 ► Credit Offers in Mail & Everywhere Else



How to ignore what you do not need!

Follow your plan and avoid surprises delaying results

Total Access

Your Partner in Credit Understanding and Rent Reporting

Refer a Friend
Code Setup



Spread the word
for some better
Kharma in your life!