

# This is your Christmas shopping list on steroids



The holidays are the most lucrative time of year for most payday lenders, who take advantage of people's desire to do something nice for those they love. With signs promising EZ Cash.

No Credit, No Problem. In fact, taking out a payday loan, even a small one, is a huge problem. The average interest on a payday loan nationally is 391 percent. (Click here for the average interest in your state) the average payday loan is flipped 8 times, with the payday lender charging new fees each time.

That is intentional. Payday lending is the ultimate in rigged systems, designed to get you trapped in a loan the lender knows you will not be able to pay off on its original terms. So you keep paying, and paying .....

The list below is the Toys R Us Fabulous 15! – the toys the retailer says will be the hottest buys this holiday season for all ages. **Check out the price. Then check out what they would cost if you bought them with a payday loan. You get the idea.**

	LIST PRICE	PAYDAY LOAN PRICE
PJ MASKS HEADQUARTER PLAYSET	\$79.99	\$176.22
FISHER-PRICE THINK AND LEARN CODE-A-PILLAR	\$49.99	\$110.13
LITTLE TIKES LIGHT 'N GO 3-IN-1 ACTIVITY WALKER	\$34.99	\$77.09
PAW PATROL ZOOMER MARSHALL	\$52.99	\$116.74
SHOPKINS TALL MALL STORAGE CASE	\$39.99	\$88.10
LITTLE LIVE PETS SNUGGLES MY DREAM PUPPY	\$54.99	\$121.15
NUM NOMS LIP GLOSS TRUCK	\$32.99	\$72.68
SELIEMIC MUSIC SET - BLACK OR PINK	\$24.99	\$55.05
NERF N-STRIKE ELITE TERRASCOUT REMOTE CONTROL DRONE BLASTER	\$229.99	\$506.69
SKY VIPER V2400 HD STREAMING DRONE WITH FPV HEADSET	\$99.99	\$220.29
POWER WHEELS 12-VOLT WILD THING	\$329.99	\$726.99
STAR WARS INTERACTECH STORMTROOPER	\$29.99	\$66.07
POKÉMON Z-RING SET	\$29.99	\$66.07



## HATCHIMALS

List price  
**\$69.99**

Payday Loan price  
**\$154.19**



## DREAMWORKS TROLLS HUG TIME POPPY

List price  
**\$49.99**

Payday Loan price  
**\$110.13**

**STOP  
THE  
DEBT  
TRAP**