No Cost Extended Payment Plan (EPP) Offerings* by State

**No Cost EPPs are only available for payday loans and only when permitted by state law, subject to state requirements, see "MI" below for detail on cost for EPP in that state.*

State	EPP Availability	How to Get an EPP	What an EPP Does
AL	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal monthly payments, with the first payment due on your next schedule pay date.
CA	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.
FL	A Grace Period, not an EPP, is available.	Call 1-800-723-7022 and request a Grace Period before 6:00 PM ET on the business day before your due date.	Speak to an agent to learn how to engage a state approved credit counselor for a Grace Period.
IN	Available after initial plus 3 consecutive small loans; Lender shall disclose to borrower the extended payment plan option; A consecutive transaction is any payday loan originated within 7 calendar days following the date a prior payday loan is paid. State Database Confirms Eligibility	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into up to 4 equal payments with due dates the next dates you receive income, for a term not less than 60 days.
KS	Once every 12 months.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date.	The principal balance and finance charge of your payday loan is split into 4 equal payments with due dates the next 4 dates you receive income.
MI	*****Available upon customer request on the 8th payday loan and any subsequent payday loan occurring within a rolling 12-month period (12-month period runs from beginning of 1st loan date through immediate following 12 months). ***Cost to enter into Repayment Plan required.** State Database Confirms Eligibility	Call 1-800-723-7022 or write to PO Box 36454, Cincinnati, OH 45236-0454 and request an EPP any time before your due date, on your due date, or within 30 days after your due date. The DIFS in Michigan can also verify for the consumer by calling 877-999-6442.	The principal balance and finance charge of your payday loan is split into 3 equal payments with due dates the next 3 dates you receive income.

WI	An EPP is available after the rescission period of your loan elapses. If your payday loan is not paid in full at the end of the loan term, and if you have not taken an EPP during the past 12 months, we will offer you an EPP on or before the 10th day after the maturity date of the loan.	Call 1-800-723-7022 and request an EPP before 6:00 PM ET on the business day before your due date. If your payday loan is not paid in full at the end of the loan term, and if you have not taken an EPP during the past 12 months, we will send you an EPP offer by mail or email. That communication will contain instructions on entering into an EPP.	The outstanding balance of the loan is split into in 4 equal installments with due dates coinciding with the dates you receive income.