



STATE

MAXIMUM LOAN AMOUNT

Alabama

\$500

Alaska	\$500
Arizona	Prohibited
Arkansas	Prohibited
California	\$300
Colorado	\$500
Connecticut	Prohibited
Delaware	\$1,000
District of	Prohibited
Columbia	
Florida	\$500
Georgia	Prohibited
Hawaii	\$600
Idaho	\$1,000
Illinois	\$1,000 (or 25% of gross income)
Indiana	\$550 (or 20% of gross income)
lowa	\$500
Kansas	\$500
Kentucky	\$500
Louisiana	\$350
Maine	\$2,000
Maryland	Prohibited
Massachusetts	Prohibited
Michigan	\$600
Minnesota	\$350
Mississippi	\$500
Missouri	\$500
Montana	\$300
Nebraska	\$500
Nevada	No limit (but 25% of monthly gross
New Hampshire	income)
New Jersey	Prohibited
New Mexico	Prohibited
New York	Prohibited
North Carolina	Prohibited
North Dakota	\$500
Ohio	\$1,000
Oklahoma	\$500
Oregon	\$50,000

Pennsylvania Prohibited \$500 **Rhode Island** \$550 South Carolina South Dakota \$500 \$500 Tennessee Texas No limit No limit Utah Prohibited Vermont \$2,500 Virginia \$700 (or 30% of the gross income) Washington West Virginia Prohibited \$1,500 (or 35% of the gross income) Wisconsin No limit Wyoming





WORKS HARD TO HELP YOU 24/7

www.nearmepayday.loan



www.ncsl.org/research/financial-services-andcommerce/payday-lending-state-statutes.aspx