Where Payday Lending Is Off the Table — and What Replaces It

Half the country does not allow the classic two-week payday loan. Here is what the rules actually say.

27 states without ordinary payday lending	**15** fully banned	**9** installment only
3 restricted	**24** states where it is allowed	

The numbers

States where single-payment payday lending is banned, restricted or installment-only.

State	Code	Status	Effective APR cap, %	Max loan, $	Statute
Arkansas	AR	Banned	17	n/a	Ark. Const. Amend. 89 (17% constitutional rate c
Connecticut	CT	Banned	12	n/a	Conn. Gen. Stat. Sec. 36a-563 (Small Loan Act, 1
District of Columbia	DC	Banned	24	n/a	D.C. Code Sec. 28-3301 (24% APR usury cap; payda
Georgia	GA	Banned	60	n/a	O.C.G.A. Sec. 16-17-1 et seq. (Payday Lending Ac
Maryland	MD	Banned	33	n/a	Md. Comm. Law Sec. 12-301 et seq. (Consumer Loan
Massachusetts	MA	Banned	23	n/a	Mass. Gen. Laws ch. 140 Sec. 96-100 (small loan;

State	Code	Status	Effective APR cap, %	Max loan, $	Statute
Montana	MT	Banned	36	n/a	Mont. Code Ann. Sec. 31-1-722 (I-164 voter-passe
Nebraska	NE	Banned	36	n/a	Neb. Rev. Stat. Sec. 45-918 (Initiative 428 vote
New Jersey	NJ	Banned	30	n/a	N.J. Stat. Sec. 17:11C-1 et seq. (NJ Consumer Fi
New York	NY	Banned	25	n/a	N.Y. Penal Law Sec. 190.40 (criminal usury 25% A
North Carolina	NC	Banned	30	n/a	N.C. Gen. Stat. Sec. 53-281 (Consumer Finance Ac
Pennsylvania	PA	Banned	24	n/a	41 Pa. C.S. Sec. 201 (Loan Interest and Protecti
South Dakota	SD	Banned	36	n/a	S.D. Codified Laws Sec. 54-4-44 (voter-passed In
Vermont	VT	Banned	18	n/a	8 V.S.A. Sec. 2233 (Licensed Lenders; 18% APR ca
West Virginia	WV	Banned	31	n/a	W. Va. Code Sec. 46A-4-107 (consumer loan; 31% A
Arizona	AZ	Installment only	36	2500	Ariz. Rev. Stat. Sec. 6-601 et seq.; payday lend
Colorado	CO	Installment only	36	500	Colo. Rev. Stat. Sec. 5-3.1-101 et seq. (Deferre
Hawaii	HI	Installment only	36	1500	Haw. Rev. Stat. Sec. 480F-1 et seq. (amended Act

State	Code	Status	Effective APR cap, %	Max loan, $	Statute
Illinois	IL	Installment only	36	1000	815 ILCS 123 (Payday Loan Reform Act); Predatory
New Hampshire	NH	Installment only	36	500	N.H. Rev. Stat. Ann. Sec. 399-A (Small Loans Act

How we counted

• Banned means single-payment payday lending is not available under state law.

• Installment only means lenders must spread repayment over several payments.

Data updated 2026-07-31. Full dataset in CSV at https://nimblepayday.com/research/where-payday-is-off-the-table/data.csv

How to cite

Nimblepayday, “Where Payday Lending Is Off the Table — and What Replaces It”, 2026. Available at https://nimblepayday.com/research/where-payday-is-off-the-table/