



New Jersey Installment Loan Fee Schedules

Loan Details

Loan Amount	Repayment Period	Maximum APR*
\$500 - \$5,000	2 - 24 months	30%

Examples of APRs and Fees

Under the N.J.S.A. 2C:21-19, the maximum APR* on an installment loan in the state is 30%. Below are fee examples for different loan amounts:

Advanced Amount	APR*	Loan Term (months)	Monthly Payment	Total Cost
\$500	11.81%	3	\$169.96	\$509.87
\$1,000	16.50%	6	\$174.78	\$1,048.67
\$2,000	19.96%	12	\$185.23	\$2,222.77
\$3,000	23.51%	18	\$199.39	\$3,588.99
\$4,000	25.42%	20	\$247.43	\$4,948.59
\$5,000	29.99%	24	\$279.54	\$6,708.92

*Annual Percentage Rate: The APR is the cost of your loan expressed as a yearly rate.

The examples above are provided based on typical loan offers for qualified borrowers. The final cost of your loan depends on the specific terms, such as the repayment period and APR. Your particular loan conditions will be determined after assessing your credit and application details.

In addition to the above costs, a late fee of up to 5% of the payment past due may be charged.

Contact information

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