



**KEY PUBLICATIONS:
PAYDAY LENDING**

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Uriah King and Leslie Parrish ([Center for Responsible Lending](http://www.responsiblelending.org)). *Springing the Debt Trap*. December 2007.

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<http://www.responsiblelending.org/issues/payday/reports/financial-quicksand-payday-lending-sinks-borrowers-in-debt-with-4-2-billion-in-predatory-fees-every-year.html>

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Brian T. Melzer (PhD Candidate, Economics, U. of Chicago Business School). *The Real Costs of Credit Access: Evidence from the Payday Lending Market.* November 2007.

http://home.uchicago.edu/%7Eebmelzer/RealCosts_Melzer.pdf

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