

Activists want to eliminate billions in credit without a reasonable private-sector alternative.

No solutions or alternatives

It is irresponsible to eliminate more than \$2.2 billion in credit for millions of Texans without providing a reasonable alternative to meet this demand.



Community lending programs won't meet the demand



Community and charitable lending programs, while encouraging, can't come close to meeting consumer loan demand in Texas.



Activists want taxpayer-backed short-term loans

Liberal politicians and activists are calling for taxpayer-backed short-term loans issued through the postal service, newly formed government banks, or other federal institutions. Instead of being handled by the free-market, this would put taxpayers at risk of losing billions.



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