Payment Plan with Creditors
The best alternative to payday loans is to deal directly with your debt. Working out an extended payment plan with your creditors may allow you to pay off your unpaid bills over a longer period of time.

Advance from Your Employer
Your employer may be able to grant you a paycheck advance in an emergency situation. Because this is a true advance, and not a loan, there will be no interest.

Credit Union Loan
Credit unions typically offer affordable small short-term loans to members. Unlike payday loans, these loans give you a real chance to repay with longer payback periods, lower interest rates and installment payments.

Consumer Credit Counseling
There are numerous consumer credit counseling agencies throughout the United States that can help you work out a debt repayment plan with creditors and develop a budget. These services are available at little or no cost. The National Foundation for Credit Counseling (nfcc.org) is a nonprofit organization that can help you find a reputable certified consumer credit counselor in your area.

Emergency Assistance Programs
Many community organizations and faith-based groups provide emergency assistance, either directly or through social services programs for weather-related emergencies.

Cash Advance on Your Credit Card
Credit card cash advances, which are usually offered at an annual percentage rate (APR) of 30% or less, are much cheaper than getting a payday loan. Some credit card companies specialize in consumers with financial problems or poor credit histories. You should shop around, and don’t assume that you do not qualify for a credit card.