The Price of One Rollover: What Each Extension Adds, State by State

One rollover looks like a two-week extension. In money terms it is another full loan.

6 states where rollovers are allowed	**24** states in this analysis	**52.94** median fee per 14 days, $
Nevada most expensive state	**100** highest fees as % of principal	**71** median fees after 3 rollovers, % of principal

The numbers

A $300 loan for 14 days. The 15 states where three rollovers cost the most.

State	Code	Fee per 14 days, $	Rollovers allowed	Loan + 3 rollovers, $	Fees as % of principal
Nevada	NV	75.03	yes	300.12	100
Idaho	ID	75.03	yes	300.12	100
Utah	UT	70.5	yes	282.0	94
Wisconsin	WI	68.4	no	273.6	91
Texas	TX	66.3	yes	265.2	88
Missouri	MO	61.5	yes	246.0	82
Wyoming	WY	60.0	no	240.0	80
Mississippi	MS	60.0	no	240.0	80
North Dakota	ND	60.0	no	240.0	80
Delaware	DE	60.0	yes	240.0	80
Louisiana	LA	55.0	no	220.0	73
California	CA	52.94	no	211.76	71
Kentucky	KY	52.94	no	211.76	71
Tennessee	TN	52.94	no	211.76	71
Alabama	AL	52.5	no	210.0	70

How we counted

• We price a $300 loan for 14 days, then three consecutive rollovers — the common path when payday does not clear the debt.

• The fee is charged again for every period; the principal never goes down.

Data updated 2026-07-31. Full dataset in CSV at https://fenixloans.com/research/price-of-one-rollover/data.csv

How to cite

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