

[Submit a complaint](#) / [Review your complaint](#)

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting "Edit this section."

Step 1

What product or service is your complaint about? [Edit this section](#)

PRODUCT OR SERVICE	TYPE
Payday loan, title loan, personal loan, or advance loan	Payday loan
WHERE THEY GOT THE LOAN	LOAN USED TO REPAY PREVIOUS LOAN
In person/at a store (even if you applied online) (New Mexico)	No

Step 2

What type of problem are you having? [Edit this section](#)

ISSUE
Can't stop withdrawals from your bank account
HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?
Yes
DID YOU REQUEST INFORMATION FROM THE COMPANY?
Yes
WHAT INFORMATION DID YOU REQUEST?
DID THE COMPANY PROVIDE THIS INFORMATION?
No

Step 3

What happened?

[Edit this section](#)

For more than a decade, employees of Positive Outcomes, Inc., a New Mexico-based home healthcare company owned by former State Representative Tara Jaramillo, were subjected to an illegal payday lending scheme. The company: Issued short-term loans without a lending license, in violation of the New Mexico Small Loan Act. Charged employees a 15% biweekly interest rate (equivalent to 390%–2,737% APR), far above the state's 36% APR cap. Deducted repayments directly from employees' wages without disclosure, trapping low-income and Native American caregivers in cycles of debt. Failed to provide written loan terms or required disclosures, in violation of the Truth in Lending Act (TILA). Potentially used Medicaid funds to finance these loans, raising questions of misuse of public funds. Whistleblowers, including former employees, reported this conduct to the New Mexico Department of Workforce Solutions, the Human Services Department, and the Attorney General's Office. Despite extensive documentation (pay stubs, internal correspondence, repayment schedules), these agencies failed to take action. In August 2025, Workforce Solutions finally issued a decision—after years of delay—reviewing only one year of records, finding only a single violation, and imposing a token fine of \$61.75. This trivial penalty effectively allowed Jaramillo and Positive Outcomes to continue operating their unlicensed loan scheme with impunity. Meanwhile, the New Mexico Attorney General, Raúl Torrez, has not pursued enforcement despite clear authority under state consumer protection laws. Employees remain financially harmed, and state regulators appear either unwilling or unable to stop the abuse. This is a clear example of loan sharking, wage garnishment without proper disclosure, and systemic regulatory failure.

☒ **I WANT THE CFPB TO PUBLISH THIS DESCRIPTION ON CONSUMERFINANCE.GOV SO THAT OTHERS CAN LEARN FROM MY EXPERIENCE.**

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

[Edit this section](#)

Require Positive Outcomes, Inc. and Tara Jaramillo to immediately cease all unlicensed lending practices. Provide restitution to affected employees for all unlawful interest charged and wages garnished. Conduct a federal investigation into possible misuse of Medicaid funds. Establish stronger federal oversight and safe harbors to prevent states from ignoring unlicensed lending and allowing politically connected actors to exploit workers. Publish this complaint on consumerfinance.gov to raise awareness of the dangers of black-market lending enabled by failed state enforcement.

[Edit this section](#)

1 attachment

View uploaded documents by clicking on the file name. Documents that pass virus scanning are typically available within 2 minutes of upload.

Reduce SPPI PO 03 Check stubs and advance_ loan papers_20250122_Redacted.pdf (3.5 MB)

Step 4

What company is this complaint about?

[Edit this section](#)

COMPANY INFORMATION

Positive Outcomes

OTHER INFORMATION ABOUT THIS COMPANY

Tara Jaramillo

1115 N. California St

Socorro, New Mexico 87801

<https://positiveoutcomestherapy.com/>

575-838-0800

Step 5

What people are involved?

[Edit this section](#)

THE CONSUMER'S CONTACT INFORMATION

Noah Jaramillo

info@southwestpolicy.com

5053861139

PO Box 1746 Bernalillo, New Mexico

87004 United States

THE CONSUMER'S PREFERRED LANGUAGE

English

ADDITIONAL POINT OF CONTACT

Patrick Brenner

Advocate

Southwest Public Policy Institute

patrick@southwestpolicy.com

8554117774

PO Box 1746 Bernalillo, New Mexico

87004 United States

ALLOW THIS PERSON ACCESS TO THE COMPLAINT?

Yes

- ☒ The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.

Please make sure everything is accurate and complete before continuing.

Submit your complaint

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

Learn how the CFPB can help you
(<https://www.consumerfinance.gov/about-us/the-bureau/>)

HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

TTY/TTD: (855) 729-2372

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(except federal holidays).
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[OMB #3170-0011](#)

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