PaydayOne - Afford Any Present Today and Have the Best Year Start by Greg Hanss

Article published on December 30th 2011 | Loans

Payday loans can be used to deal with financial emergencies, fees or bills.

A lot of people turn to them to get out of tough situations they may be in. You may or may not have heard about them or even used them.

You are probably reading this because you have been looking for a means to get a loan that you desperately need.

A payday loan is the best solution for you and Paydayone can offer you the best lenders with the best lending rates.

There are a number of advantages that are associated with payday loans and some of them are;

No check on credit history required

Before a bank offers you a loan, most of them will want to perform a background check on your credit card history. This means that if in any way youâ€™ve had a setback on your credit history, it may reflect negatively on your chance to get the bank loan.

However, a payday loan lender will not perform any checks on your credit card history as that is not necessary. This means that even if you have some setbacks, it wonâ€™t matter as it will not hamper your chances of getting the payday loan.

Payday loans do not have an effect on your credit card score- you may hit a brick wall when it comes to paying back your payday loan but the good thing is that it will not show on your credit card history. So you may delay in paying back your loans but it wonâ€™t show up on your credit card score.

Fast response

Unlike some banks that usually take up to 6 months to qualify you for a loan approval; payday loans can give you a loan within 24 hours. This ensures that you can deal with whatever emergency you had with the urgency it deserves. Paydayone will ensure that you get your loan approval anywhere from one to two days.

Quick cash

Most banks will always want to know the reason as to why you are asking for the loan and how you intend to use it. It would rare for a bank to give you a loan just because you saw a nice pair of shoes on sale and wanted to purchase them. However, with payday loans, you can easily get the money within a short period of time and use it the way you want to.

Also at Paydayone you wonâ€™t be asked about what you intend to use the money for. You may be paying the electricity bill or buying a new pair of jeans as the way you spend the loan is up to you.

Prepay

What most people donâ€™t know is that you can prepay the loan and avoid having to pay the interest! It is possible to take a loan and pay it back before the timeframe, if you are in a position to do so.

Article Source:
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Greg Hanss - About Author:
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Article Keywords:
paydayone,payday one,pay day one,pay dayone

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