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Title:

Emergency Pay Day Advances - Help When You Need It

Word Count:

430

Summary:

A lot has been said about pay day advances in the past few years. Most think of it as a boon-helping you get through the maze of bills and exigencies that crop up at the most inconvenient hours imaginable. Yet others bad mouth it and consider it another debt trap. Well, no matter what your personal opinion about advance payday loans, they have been around for quite some time. It is rather obvious that any service arises out of a need. If the payday services have been around t...

Keywords:

payday loans, payday advance, cash advance, no fax payday loans, online cash advance

Article Body:

A lot has been said about pay day advances in the past few years. Most think of it as a boon-helping you get through the maze of bills and exigencies that crop up at the most inconvenient hours imaginable. Yet others bad mouth it and consider it another debt trap. Well, no matter what your personal opinion about advance payday loans, they have been around for quite some time. It is rather obvious that any service arises out of a need. If the payday services have been around this long, surely, they can't be all bad, can they? For one thing, they are absolutely legal. For another, they have proved useful to quite a few in times of need, which is why they have survived the critics in the first place.

According to certain studies, many emergency payday advance customers use pay day advances regularly, and in fact, disagree with the government limiting the number of times a consumer can obtain payday advances!

In any case, one one thing is for sure-- no matter how well you plan, there are times when emergencies of a financial nature crop up that you just cannot ignore. Credit card bills, for example. Overlook that due credit card amount once, and it comes back looking like a huge green monster, thanks to the big, scary thing they call 'compound interest'! So would you rather avail of that really convenient, easy to procure advance payday loan? Or would you rather pay the compound interest and let your credit history suffer? The answer is quite

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obvious.

Want a clean credit history? Payday Loan can help

For those don't know yet, there are three major credit bureaus in the U.S., namely, Equifax, Trans Union, and Experian, who are the 'big brothers' in the credit realm and keep a track of all your credit history. So, whenever you default, it shows up in their records. Consequently, anyone who takes his financial health seriously, would not like to have a bad credit history or a poor loan score. Since 'previous credit performance' forms a chunk of your credit score (around 35%), pay day advances can be crucial in helping you keep your credit score looking good.

Of course, one needs to remember that pay day advances are meant to be very short consumer loans, not a way of life! They make a lot of sense if you take in account, the entire picture, and use them only to tide over short term emergencies. The advantages a payday loan can offer can have more long term advantages you can imagine!