

Instant Approval Credit Cards

The recent economic downturn has left me in pretty bad financial shape. I'm using almost all of my ready cash to make my mortgage payments, which means I have to scramble to cover my car payments, utilities, groceries, and other expenses.

As you can imagine, this situation is causing me quite a bit of stress. But at least there's a light at the end of the tunnel: I work in a union job and am guaranteed a substantial raise three months from now. Once I start working at my new pay rate, I will be able to meet all of my financial obligations without any problems. Until then, however, I'm thinking about applying for some instant approval credit cards to get me through these tough times.

With instant approval credit cards, I won't have to worry about the usual delays in processing my application. I can just submit my info online, and get an answer almost immediately based on my past financial history. If all goes well, I can expect to receive my instant approval credit cards in a week or two.

Of course, not all instant approval credit cards are the same, so I'm going to have to spend some time comparing them. For example, some may offer 0% balance transfers, which is something I definitely need since I've got huge balances that I'm currently paying very high interest rates on. Others may offer low introductory rates on purchases for a certain time period, or perks such as reward points. I'm not interested in those things right now, so I'm just going to focus on the instant approval credit cards that offer 0% balance transfers.

Since there are a lot of websites that give detailed information on the best offers available, it shouldn't take me very long to find what I'm looking for. I've already taken a quick look at some of these websites, and noticed that most instant approval credit cards come from well-respected issuers such as Citibank, Chase, Discover, Bank of America, and Capital One. It's reassuring to see so many recognizable names there, because I certainly wouldn't want to make the mistake of submitting sensitive personal information to a questionable company.

While I know that instant approval credit cards aren't a long-term solution for my financial problems, I do believe they have value as a means of helping me through the rough patch I'm currently in. As long as I don't use them wisely, I shouldn't have any trouble down the road.