

Title:

Lifestyle Banking - Living For Pay Day

Word Count:

565

Summary:

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And what am I talking about? Pay day.

Lifestyle banking is the term for a new breed of loan, and it's an appropriate moniker - as our lifestyles have sped up, digitised, and, ultimately, revolutionised our lives so has our demand for more flexible banking services. Services such as the Payday Loan (ht...

Keywords:

loan, pay day loan, personal loan, cash advance, cash loan, borrow money

Article Body:

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Lifestyle banking is the term for a new breed of loan, and it's an appropriate moniker - as our lifestyles have sped up, digitised, and, ultimately, revolutionised our lives so has our demand for more flexible banking services. Services such as the Payday Loan (<http://www.mypaydayloan.co.uk>) are surfacing to fill this emerging market and provide a new approach to loans.

We all have hectic lifestyles and speed is often the most important factor in any decision. "How fast?" we ask ourselves of a service - and services such as the Payday Loan are fast. Often, we need to get cash into our account on the same day we request it - and this is becoming more and more viable. In fact, generally, cash advance loans costs less and are more flexible than similar products.

Take the importance of credit ratings to our consumer society today - it's vital

to maintain a good rating as the number of products and services requiring it to be good increase in number daily. A new breed of lenders have emerged who appreciate this problem and most of the time their services will not impact your rating in any way.

None of us want to get into problems financially, yet we have all been in a situation where a cash loan or a cash advance would be beneficial. It might be that getting hold of the money owed to you on pay day in cash is the most cost effective use of that money. After all, companies talk of enabling their cash flow so why shouldn't we?

If you need to borrow cash fast, and increasingly we all do, then a cash advance loan is precisely the kind of cost effective product that can enable you to do just that, all the while maintaining your long term financial commitments. Typically you can be offered anything up to your current wage minus rent, bills, and so on - and charges are most often fixed depending on the quantity borrowed. Whatever the precise loan you go for, you can be sure to know exactly what to expect before you finalise your decision.

Typically, we want to keep close track of our finances and we look to pay back our loan as soon as possible. However, as flexibility is the key to modern finance, you can generally find that it's possible to roll over your loan payments to a later date if you feel the need.

A personal loan is designed to help keep your finances liquid, not to increase the burden on your pay packet: and you should find a company which subscribes to responsible lending and won't let you overspend or harm your ability to meet monthly payments. So, if you feel the need to access money due to you on your next pay day then a short-term, cash advance loan would be ideal for you.

#### Disclaimer

All information contained in this article is for general information purpose only and should not be construed as advice under the financial Services act 1986. You are strongly advised to take appropriate professional and legal advice before entering into any binding contracts.