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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
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**Are Payday Loans A Last Resort?**

**By Mark Tamwood**

Payday loans are sometimes seen as a "last resort" option for borrowing money quickly when you need it most. However, many people would argue that applying for, getting approved for and using payday loans responsibly and appropriately is by no means a last resort, but rather a beneficial and sometimes necessary method of borrowing money.

Truly last-resort options, which are not recommended, include stealing, bankruptcy, maxing out all your credit cards, getting into the negatives with your checking account and borrowing money from all your friends and relatives without paying them back and straining all those relationships.

Payday loans can really get you out of a jam, financial crisis, emergency or unexpected expense. Sometimes people don't have a savings account, more than \$10 in their savings account, a line of credit, any credit cards or their credit cards are maxed out, but they have a steady, full-time job and a checking account. For these individuals in these situations, when an unexpected expense of \$500 comes their way, a payday loan is not a last resort but a great option and sometimes the best thing they can do at the time.

A lot of the time, people who call payday loans a "last resort" usually refer to the high interest rates incurred with borrowing money from a cash advance store, whether it's in person, over the phone or online.

For example, to get a \$100 payday loan for a two-week period, a typical cash advance lender could charge a fee of about \$15. A \$15 finance charge on a \$100 loan is equivalent to 391 percent APR. However, the fee is not charged up front. Instead, the person borrowing the money will write a postdated check for the amount borrowed plus the fee (in this case, \$115) to come out on the next pay day. At this point, the borrower has the option of "rolling over" the loan for another two weeks, incurring an additional fee of \$15. Different states have different restrictions and limitations on rollovers, but theoretically, if a borrower chose to roll the payday loan over a total of five times, the finance charge to borrow \$100 could be \$90.

## Are Payday Loans A Last Resort?

Obviously, the interest on payday loans can easily skyrocket, which is why many anti-payday loan advocates warn potential borrowers to either stay away or only use payday loans as a last resort. However, if you are responsible and determine you will pay off the loan amount plus the fee at your next pay day—and at the most roll over your loan only once—then payday loans can be great solutions for helping you get out of a jam, providing you that emergency money when you need it most.

Payday loans are not for everyone, and are also not for every situation. But for the right, non-risky and responsible borrower, a payday loan may be just what you need to deal with that sudden, unexpected financial crisis quickly, conveniently and discreetly.

Paycheck Cash (

<http://Paycheck-Cash.com>

) offers several cash advance loan comparisons, along with

referrals to the best place to get an online loan in 24 hours. A quick two minute application from Payday Stop (

<http://PaydayStop.com>

) and you can have your payday loan tomorrow.

### **No Bank Statement Required Payday Loans**

**By Rachel Silver**

When we say no bank statement required payday loans, what comes first in your mind? A payday loan company? Or, maybe the traditional way of applying payday loans? Well, in the first look, "no bank statement required payday loans" somehow pertains to that. After all, it is so understandable that when you apply for payday loans the traditional way, in which you need to look and approach a payday loan company, arm yourself with a briefcase full of documents, and spend hours on end standing in line while the payday loan clerk decides your financial fate, you definitely don't need to present any bank or checking account statement just to get the loan. The company in this sense will directly give the cash to you in hand after your approval. So, the traditional way, to some degree, is one of the ultimate sources for no bank statement required payday loans.

However, since the advent of the Internet and wire transfer, obtaining no bank statement required payday loans can greatly be done even just at the comfort of your own home or office. In fact, there are a lot of companies out there on the web that allows you to obtain cash as fast and easy as possible with their no bank statement required payday loans. So, if you are still wondering about it, stop it!

In applying for no bank statement required payday loans, just understand that you actually have to options. First, you can apply for no bank statement required payday loans at a certain payday loan company in person, and second, you can apply for no bank statement required payday loans online.

## Are Payday Loans A Last Resort?

If you choose to apply no bank statement required payday loans in a particular company in person, just note that you will only be required to complete an application and present some necessary documents, such as a proof of employment, driver's license, utility bills, and you will be required to leave a post-dated check as the guarantee for the no bank statement required payday loans amount you borrowed. And, since you are applying for a no bank statement required payday loans in person, the cash will be handed to you in person once your no bank statement required payday loans are approved.

On the other hand, when you prefer to apply for no bank statement required payday loans through an online company, the company will also require you to fill out an application online indicating your personal information and in some instances you will be obligated to fax certain documents. But, note that there are some companies out there on the web these days that highly eliminate the need for faxing and most of them don't run any sort of credit check in you so almost anyone can be eligible for the no bank statement required payday loans. But how do they deposit the funds if you have no bank statement? It is just so simple! Just remember that for no bank statement required payday loans, a wire transfer agent is commonly used, like Western Union. So, the funds will just be wired directly to your address and you will have your no bank statement required payday loans amount in just matter of hours. That's simply it!

Why visit

<http://www.cc-visionet.com>

? Because

<http://www.cc-visionet.com>

and Rachel Silver is

dedicated to give people objective information to help people make informed decisions, before lending or losing money.

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