I used a payday loan and it got me out of a jam. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help. Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet. I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can't afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX. In the end this payday loan helped me out of a tough situation.

I have had a good experience with my loan from the payday loan company. A lot of people look forward to the holidays, but in the past, I have not been XXXX of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country. A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck can't quite cover everything I have to pay for. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast. Pay day loans should be used responsibly; they should be used to help people when they need the money. I did not have enough money to pay my taxes and needed to pull out a loan to help me out. I'm glad it was there when I needed it. As you can see, this loan helped me when nothing else did and I'm so happy.

A payday loan has made a positive impact on my life and I wanted to share my story. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated. I used a loan to help pay for my insurance. I am so glad that I am able to have the peace of mind and all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance. I've used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries. I know that a payday loan has made a real difference in my life.

Banks do not loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things. Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand. I hope you will see just how important this type of loan is for many people including myself.
I really enjoyed working with my local pay day lending store and I think my story is important. Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate. I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free. I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me. I thank you for understanding my situation. 

Please know that a payday loan was important to me. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated. Every XXXX, the holiday season is in full swing, and it is not always the easiest time of year to balance a checkbook and plan ahead. That is why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring. Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender. After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available. My experience was great and so I hope you will keep payday loans open.

I wanted to tell you why payday lending is so important for me and my family. Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through. The difference this loan made in my life is important.

I share my story about payday loans because it is important to keep this financial option available to everyone. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family. This type of loan made it possible for me and I hope is available to others in the future.
I urge you to keep payday lending available to all Americans. Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us. The positive impact this loan has had is important.

Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

A payday loan worked and made my life easier.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don’t waste your time on payday loans especially when good people need them to get by.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

A payday loan worked and made my life easier.
January 21, 2016

I am happy that I got a payday loan and wanted to tell you why it helped me out. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

When the banks can't help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

No doubt about it, a payday loan can be a good experience like it was for me.
Please do not believe that all short term lending is bad, because I had a very good experience. I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn't happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

When I want to borrow money, I do not feel like it's always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I live in a very old house, and have to fix stuff a lot. Sometimes it's more expensive than I ever could've imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.
I share my payday lending story with you because it is important to keep this option available. The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most. Very happy to have used this product when I needed it.

I know that a payday loan saved me and wanted to tell you about it. In this economy it is already hard enough to get good credit. A payday loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way. I am thankful this option was available to me.

A payday loan helped my family and it was important for me to share my story with you. My bills do not wait for me so I cannot wait to get the money. Payday loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me. Please keep in mind that many people in my state and across the U.S. have been helped by these type of loans.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. I couldn’t make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I didn’t have to miss any work days because of my car.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That’s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I’m so glad this is an option for someone like me.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I don’t need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I don’t fall behind and get my power shut off again.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan – which was very easily explained from my lender and simple to pay off in a timely manner.

I’ve used payday loans before because I don’t have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store. I hope you will agree that my story is a good example of why this loan is important.

When I had some financial issues I used a payday loan and am grateful the choice was there. During a difficult time, I didn’t know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I don’t have to rely on the government for help.

It means a lot to me that you understand how important this loan was to me.
Please do not believe that all payday loans are bad, because I had a very good experience. Whenever XXXX fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I'm doing when I take out a loan.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I don't have to pay additional costs. It was an absolute lifesaver.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

I hope you understand how this loan worked for me and my family.

At a challenging time, a payday loan helped me fix a situation that was important to me. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a payday loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Last year I didn't have the money to buy all of the supplies that my children needed for the first day of school. With a payday loan, however, I didn't have to worry about my kids being unprepared.

I don't think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I don't know where I would turn.

When I first decided to get a payday loan, I didn't know what to expect. After sitting down and talking to someone, I really understood the product and didn't face any unexpected fees.

The payday loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

When the holidays came, we didn't know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

I know the value of my loan and it was the right thing to do at the time. I know that we must keep this option available to all.
You must be aware that there are good stories about payday lending and I am XXXX. While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can't afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I am so glad this is an option for someone like me.

With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a pay day loan and I'm glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

My experience with my payday loan was good so I hope you keep them around for others to use.

When I needed help a payday loan was there. When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I'm so glad that I used this loan to help my situation.

Usually I really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would have had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

The great impact this type of loan has had for me is important.
I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

My experience with my payday loan was good so I hope you keep them around for others to use.

I was thankful for my payday loan experience and I wanted to share it with you. From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I ca nt pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

I ve taken out a loan before, and I used it to help me complete my tax payments. I know this is nt the most exciting reason to take out a loan, but that s what being responsible is all about. I m glad that these loans are available for people like me.

I work long hours and do nt have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do nt have confidence that the bank will work with me when I m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

Please keep in mind that many people in my state and across the XXXX have been helped by these type of loans.
I was fortunate to get a payday loan and it really helped me. A lot of people look forward to the holidays, but in the past, I have not been especially X of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special X happen for my family until I got a payday loan to help me with my bills.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I am so glad that I am protected again.

Costs from an ATM transaction or a late bank fee can be expensive. I’d rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan. A payday loan helped my family.

I am excited to share my story about my pay day loan with you because it was a positive experience. I hope you will learn that this option is for everyday working people. The interest rate of credit card companies is always changing. With it being so unpredictable, you can’t really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It’s a lot easier for me.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan — which was very easily explained from my lender and simple to pay off in a timely manner.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could afford my repair bills.

When the calendar hits XXX, I know that the holiday season is right around the corner. And that is traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

My experience was great and so I hope you will keep pay day loans open.
I am happy that I got a payday loan and wanted to tell you why it helped me out. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family. I hope you understand how this loan worked for me and my family.

You must be aware that there are good stories about payday lending and I am one of those stories. Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country. A payday loan is a good alternative and I hope you keep the choice available.

The payday company I took my loan from has helped me tremendously. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses. At the end of it all I had a great experience with this type of loan.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances. Every single day someone like me is helped by a payday loan. Please keep this loan available to everyone.
I have a good story to tell you about the payday loan I was able to obtain. When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes rather than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

A payday loan came in handy when I needed some additional childcare for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the healthcare services my family needed.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I've never had my power shut off.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

I know that my story is important and keep that in mind when you are making decisions that will affect many people.

Please understand that a payday loan is very important to me. I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this way, I do not know where I would turn. I hope you know how important this loan product was to me.

Not all payday stories are bad, so please take time to read my positive experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do. I was happy to have been helped by a payday loan and it made a real difference for me.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me. This type of loan worked for me and I hope it remains an option for me in the future.

I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it is a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

When I had some financial issues I used a payday loan and am grateful the choice was there. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I believe that payday loans play a very important role in the lives of many families across this country.

I got a payday loan and wanted to tell you my story. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I have recommended payday loans to people and used them myself, and everyone I have talked to has had a good experience and is grateful for the small loans they get. I am not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.

I want you to know why I needed this loan and why it was so important.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is plain un-American to take away this freedom from me.

This type of loan worked for me and I hope it remains an option for me in the future.

A payday loan made a positive impact in my life. Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us. I’m happy to share the good of a payday loan.
A pay day loan store really helped me and I want you to know why I used this product. Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score. I see the value of a pay day loan and made the right decision for me. That decision led to a positive situation and so I urge you to keep this option open.

A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

I am grateful to have used a payday loan.

I know that a payday loan saved me and wanted to tell you about it. Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans. I appreciate your understanding of where I'm coming from.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

I never like paying bills, but somehow water bills are my least favorite. When they are high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off. Happy to have used a pay day loan.
I want you to know what a good experience I had with my payday loan. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

It’s so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

I had to get a lot of work done on my home and it was not something I was able to ignore. I really needed to get my house fixed and my insurance really was not helpful. In order to pay for everything, I got a payday loan. It was so easy and really gave me a helping hand.

My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I’m glad I decided to take out a payday loan in order to afford them.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me. My loan had a good outcome and I am glad to share it with you.
I hope you will take time to read my positive story about my payday loan. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Home repair supplies are expensive, and I cannot always afford them. I have taken out a few payday loans to pay for what I need to fix things around my house, and I am lucky that they are a possibility for me.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let’s try to keep government out of this and do what is right for all families who use this product.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I am glad I found out that payday loans were available.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I am glad I have that option when my paycheck cannot quite cover everything I have to pay for.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Thank you for understanding my situation.

I have had a good experience with my loan from the payday store. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

A payday loan worked and made my life easier.
160121-000072 January 21, 2016 Sharing my story with you is critical because I do not want you all to decide that pay day lending should be taken away. I used one and it was very helpful to me. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.
I am grateful to have used a payday loan.

160121-000065 January 21, 2016 I was fortunate to get a payday loan and it really helped me. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
I appreciate you understanding where I am coming from.

160121-000062 January 21, 2016 A payday loan has helped me on more than one occasion and I want to share my story with you. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
The final outcome from my payday loan was worth it.

160121-000061 January 21, 2016 At a challenging time, a short term loan helped me fix a situation that was important to me. I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.
I want you to know why I needed this loan and why it was so important.

160120-002410 January 21, 2016 I support the use of payday loans because I had a positive experience. The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.
I encourage you to see these loans as good alternatives and not do away with this credit option.

160120-002409 January 21, 2016 I have a positive experience to share about my payday loan. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I am glad I found out that payday loans were available.
This type of loan positively affected my situation and am thankful for it.

160120-002299 January 21, 2016 I support the use of payday loans because I had a positive experience. The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.
I have a positive experience to share about my payday loan. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I’m glad that payday lending was an option for me.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I cannot imagine how much harder this year would’ve been without the possibility of getting a payday loan!

When I realized I would not be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

Taking out a payday loan was very positive and I think it is important to share my story with you. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Sharing my story is important because others may need the same credit option of a payday loan like I did. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
I wanted to tell you that short term lending is not bad because I had a good experience with mine. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

Please do not limit the use of payday loans because I really needed XXXX. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I don't always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government doesn't rip this away from me.

I turned to a payday loan for assistance and I am glad that I did. Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

I can not say enough about the importance of my payday loan. I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.
I had some tree trimming work done at my house during the past XXXX-XXXX, XXXX. Upon completion of the job, the lady foreman insisted on cash payment. Being out of cash I paid her with a personal check anyway leaving the XXXX space blank as she requested. The next day the lady called to let me know her purse was stolen from her car while shopping at the local XXXX store. She asked that I put a stop payment on the check and that I issue a new XXXX. I agreed to put a stop payment on the XXXX check but refused to give her a new XXXX until we found out where the XXXX XXXX ended up at. When I called the bank, the check coincidentally arrived at the same time. The bookkeeping lady told me the check was cashed at the nearby check cash store on the same day it was issued XXXX and not the XXXX day when it was allegedly stolen. ( 1ST INCONSISTENCY ) Besides advising me that a police report be filed, thats all the bank lady could tell me.

After I informed the tree company foreman of those facts, she claimed she did not know that check cash store or ever put a foot inside. Later I called the check cash store, the supervisor reported the check was in fact paid on XXXX XXXX hour after I issued it. It was paid to the tree service company I hired. I was given the time, the cashier who cashed and the name of the person who signed off and received the money. The supervisor also explained the tree company was registered at their stores and that she had dealt with the owner and her husband many times ( 2ND INCONSISTENCY ) She emphasized that if the tree company had not been registered or in their data base they would not have paid for the check.

Since the tree company had been calling me every 30 minutes demanding a second check, I explained that I would like to see a copy of the police report first, otherwise I would have not leverage when the check cash store would come for me to demand payment on their check. She hung up on me.

Today is the 3rd day of the incident. The bank lady called to see what I decided either pay the check or put a stop to the payment. She gave me some brotherly advice and ask me to insist on a police report. Thus, I called the tree lady to ask for the police report. She claimed to be busy at this time to go to the police. ( 3rd INCONSISTENCY ) She did not seem to be worried for a person having lost her purse with all her credit cards and driver license etc. To end the story, I called the bank lady and ask her not to stop payment on the check. I rather deal with the tree lady than with the lawyers of the check cash store and subsequent collection agencies nagging calls, threats and nasty tactics.

My concerns? Risking that lien be put in my house for not paying for services provided. What do you think?
Telling my story is important because a payday loan really helped me when I needed it. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get XXXX when I need it.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

Sometimes minor things turn into big repairs. Pay day loans are great in those situations, whether I’m buying parts or hiring someone to make a repair that I can’t manage. These loans have been an huge help.
I had some tree trimming work done at my house during the past XXXX Holiday, XX/XX/XXXX. Upon completion of the job, the lady foreman insisted on cash payment. Being out of cash I paid her with a personal check anyway leaving the PAYEE space blank as she requested. The next day the lady called to let me know her purse was stolen from her car while shopping at the local W store. She asked that I put a stop payment on the check and that I issue a new one. I agreed to put a stop payment on the XXXX check but refused to give her a new one until we found out where the XXXX one ended up at. When I called the bank, the check coincidentally arrived at the same time. The bookkeeping lady told me the check was cashed at the nearby check cash store on the same day it was issued XX/XX/XXXX and not the 2nd day when it was allegedly stolen. (1ST INCONSISTENCY) Besides advising me that a police report be filed, that's all the bank lady could tell me.

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My concerns? Risking that lien be put in my house for not paying for services provided. What do you think?
Telling my story is important because a payday loan really helped me when I needed it. Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

Holidays and special occasions always seem to take a toll on my wallet -- whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Most times when something needs fixing in my house I look toward payday loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

I obtained a payday loan and I wanted to share my story with you. There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks can not take care of. I have a positive story to share with you. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Please know that a payday loan helped me and I hope this credit option is still available in the future. When I couldn’t pay my bills, I didn’t want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.
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A payday loan helped my family and it was important for me to share my story with you. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

When I did not have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for people like me who do not have a lot of options for short term loans.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

My kid’s birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and will not get hit with fees by accidentally going over my limit.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.
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A payday loan helped my family and it was important for me to share my story with you. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I can’t believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I wish you would keep pay day lending available because one of the companies has really helped me out. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I support payday lending because it has made a real difference in my life. With the pay day loan, I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I’m glad I was able to get it, and I do not think we should change the way these loans work.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
When I needed some help I used a payday loan and it helped me so much. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I haven’t been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My story about my payday loan is important and positive. The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

When in a bind I turned to a payday loan and it helped me. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

Tax season is never a fun time of year. When the time comes and I can’t pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I didn’t know how I was going to get by last year. But then I got a short-term loan, and the holidays didn’t seem so daunting anymore. It was exactly what I needed.

When I needed a small loan I didn’t have many options and I don’t trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

When my last insurance renewal notice came, I couldn’t afford the bill. I used a payday loan to pay it and make sure I didn’t lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

Anyone knows that a lot of times it’s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it’s better than getting into a situation with a credit card company.
I support payday lending because it has made a real difference in my life. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It is not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

Payday loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

I have a positive experience to share about my payday loan. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I've never had my power shut off.

I've used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I share my story about payday loans because it is important to keep this financial option available to everyone. Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

At a difficult time a payday loan helped me out. When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice Christmas. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

My children were really nervous for the first day of school and worried they were not prepared. I decided to take out a payday loan so that I could afford to prepare them with all the school supplies they would need for their first day.
Please do not take the payday loan choice away from consumers because XXXX helped me very much. I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I cannot bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

A payday loan made a positive impact in my life. I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

I want to share my situation as to why a payday loan was a good experience for me. When I did not have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

There so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.
Money issues happen and I was glad I went to a pay day lending store. I’ve used pay day loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I am happy that I got a pay day loan and wanted to tell you why it helped me out. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had. From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems. Usually I’m really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Family expenses add up -- this is nt news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

Over the holidays, budgets can be stretched fairly thin. I was nt even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could nt afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would nt have been able to get to work on time every day and might have lost my job.
I'm happy that I got a payday loan and needed to tell you how it helped me. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don't have the money to do this, I use a payday loan.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Fixing things around the house is hard both in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I don't know how to do, or do not have time to do.

A lot of people look forward to the holidays, but in the past, I have not been XXXX of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I cannot make the payments. These loans are life savers!

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

Taking out a payday loan was important to me so I wanted to tell you my story. Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I'm so glad that I am protected again.
I want to tell you my story as to why a payday loan was important to me. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I ca nt pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would nt have been able to get to work on time every day and might have lost my job.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any issues.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I m so glad I got insurance because it put me at ease knowing my things were safe.

Anyone knows that a lot of times it s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it s better than getting into a situation with a credit card company.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

My children are young so having enough important school supplies is crucial to their education. I was nt going to be able to buy them what they need this year until I decided to take out a payday loan.
Taking out a payday loan was good for me and I think it’s important to tell you why. Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I know what I’m getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I’m glad this is an option that is available to me. This loan is not complicated and so easy to understand.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I don’t want to fall behind on that bill, and getting the extra cash is really great. If I wasn’t able to pay it on time, it would probably affect my credit score.

Without a payday loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The payday loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

After having a lot of work done to my car, the bill came and I wasn’t able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Taxes are not fun but they are a reality of life. Sometimes, my taxes are much higher than I expect and I can’t pay what I owe. I have used payday loans to get the money I needed and get the government off my back.
My story is not unique but it is important to me and I wanted to share it. The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Getting my kids ready to go back to school can be expensive. By using a pay day loan, I was able to get the school materials my kids needed without having to cut out any of the important items on their school list.

Once I got in an accident, I knew I would nt have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have nt been able to handle the bills that come with expenses around that time of year. I really was nt sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.
When in a bind I turned to a payday loan and it helped me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.
You must be aware that there are good stories about payday lending and I am one of those stories. I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I'm glad they were available to me.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

Taking out a short-term loan during the holiday season was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.
When there was nowhere to turn a payday loan helped me. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

I did not have the money in my bank account when taxes were due so I got a loan to pay the balance that I owed. This was the perfect option for me and I could not imagine what I would have done without this loan.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

I cannot always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that they need.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. Where would I be without pay day loans? My house probably would ve fallen into total disrepair by now. I use the loans to pay for things I did nt think would ever break. It s hard to pay for repairs even when you know certain things are getting old and you re saving up to replace them.

Last year we did nt know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I m glad they did nt try to use language that would confuse me.

I ve always felt that people who run up a lot of credit card debt are irresponsible. I did nt want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I m so glad I pulled out a payday loan and saved my credit score.

I hope you will listen to my story as to why a pay day loan helped me. When I could nt pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do nt trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

My family has used pay day loans many times, and we have nt had a bad experience yet. I do nt know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to pay day loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I wouldn't fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

The pay day loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I'm so glad I got insurance because it put me at ease knowing my things were safe.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.
I have a good story to tell about the payday loan I got. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.
I can not begin to tell you how great my experience was about my payday loan. After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I am glad I found out that payday loans were available.

Sometimes I do not have enough money to get me through the month. I have used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Without a payday loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The payday loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

XXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I live in a very old house, and have to fix stuff a lot. Sometimes it is more expensive than I ever could've imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

My car broke down and I did not have any other choice but to pull out a short term loan. I am glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did not have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.

When I needed some help I used a payday loan and it helped me get by to my next pay day I am able to make my own decisions and I do not need the government telling me what to do or how to do it. I know this is not the best way but for some people at certain times in our lives it is the only option!

My only objection is the extreme interest charges. I do feel that this should be regulated XXXX XXXX
January 19, 2016

It was a fantastic experience I had with a payday loan so I wanted to share it with you. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I ve used cash advances from time to time to lend a hand with unanticipated doctor s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

A payday loan helped me buy insurance, which was helpful. If I had nt gotten the payday loan, I could nt have afforded the insurance. Replacing my stuff would have not even been an option, because I would nt have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I had to get a lot of work done on my car recently and did nt know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family s cars which would have gotten pretty annoying for them.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

Over the holidays, budgets can be stretched fairly thin. I was nt even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

I ve used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could nt have been more satisfied. This was a great option for me.
January 19, 2016

I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I'm glad I was able to get it, and I do not think we should change the way these loans work.

Payday loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

When bills start to pile up and you are on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

When I fell behind financially, taking out a payday loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
You need to know that a payday loan helped me out tremendously. I recently had an incident in my home and I am so glad I had renters insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. Repairs on a house are terrible, especially since I can't manage most of them myself. Thanks to payday loans, I have the ability to hire someone to do them for me and I don't have to worry.

There have been a few times in the last couple of years where I wasn't able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

When my car broke down I was worried I wouldn't be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car might still be broken down somewhere.

I don't always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I can't bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I don't always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government doesn't rip this away from me.

I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.
January 19, 2016

I hope you will share my story and know that a payday loan really helped me. XXXX is the time we should be thinking about what we can
do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me
cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special
time of year with the people that mean the most to me.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the
store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Where would I be without pay day loans? My house probably would ve fallen into total disrepair by now. I use the loans to pay for things I
did nt think would ever break. It s hard to pay for repairs even when you know certain things are getting old and you re saving up to
replace them.

The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my
money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going
to need help paying bills, I know I can rely on a loan to get me through a rough month.
One payday loan helped change a terrible situation into a good one. I can't always wait to get the money I need to pay my bills. Payday loans make it possible so that I don't have to pay high interest rates or late fees. This was by far the cheapest option for me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a payday loan would be.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they don't ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Taking out a payday loan meant my children didn't have to share school supplies. This is a great help to my family, and all of my children's educations.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I don't have to ask my family for help when I'm worried about getting all my bills paid.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could afford my repair bills.
My name is XXXX XXXX, I loaned some money to a guy name XXXX XXXX in XXXX XXXX, SC, with collateral of his condo. He issued a check from WeRe Bank in XXXX to pay off the debt, but I can not cash the check. I then did some research, find more about the WeRe Bank. Here is what I find out : WeRe Bank is a XXXX-based venture which purports to be a peoples or community bank, and appears to have created its own currency, the XXXX.

Members of the XXXX-Movement are required to issue a Promissory Note (a legal instrument in which one party agrees in writing to pay a sum of money to the other party) to WeRe Bank to the sum of XXXX, which is payable within a ten-year anniversary from the time of joining (however, WeRe Bank states that it will not need to call in the Promissory Note). Members are then able to buy RE check books with XXXX joining fee and 10 monthly due.

WeRe Bank states that its checks can be used to pay all your public liabilities (such as council tax demands, utility payments, tax) and private payments between consenting parties (including mortgages). Its website claims that, under sections XXXX and XXXX of the Bills of Exchange Act XXXX, if your payment is refused the Payee is acting in dishonor and your liability for the payment ceases. Although WeRe Bank refers to itself as a bank, based on the information currently available, it does not appear to be carrying on any activities that would require it to be authorized by the FCA. Regulated activities carried out by authorized firms include accepting deposits or providing advice on regulated investments.

At first glance the WeRe Check appears to be a conventional check drawn from a bank for a customer. However, there are irregularities. WeRe Bank subtitles itself as Universal Energy Transfer. Comparison of the XXXX XXXX WeRe Check with other WeRe Check disclosures they all have an identical Branch Sort Code and Account Number: XXXX : XXXX XXXX XXXX. Perhaps unsurprisingly, a list of XXXX banks compiled by the XXXX (XXXX XXXX, Exhibit F) does not include WeRe Bank or any financial institution with a similar name.

Another irregularity documented in the XXXX XXXX XXXX Affidavit is that the WeRe Bank does not participate in the Society for Worldwide Interbank Financial Telecommunication [SWIFT] system for inter-bank transfer of electronic funds. Instead, WeRe Bank has its own highly secure format protocols: XXXX [Secure Waygate - Allow] and XXXX: [Secure Protocol Information Transaction]. XXXX of XXXX instructs that banks are to send a scanned copy of the WeRe Cheque to his email account and then Funds can be sent electronically Via XXXX. The WeRe Bank warns: The Bank MUST present the check for clearing - no question, no debate, no wiggle room! Its the LAW.

A printout of WeRe Bank website: XXXX, XXXX XXXX XXXX XXXX Affidavit, Exhibit XXXX) could be a satire of modern conspiratorial motifs, but it instead seems to be marketed as the truth. The WeRe Bank introduces itself in this manner: WeRe Bank The Free Fair and XXXX XXXX Bank XXXX XXXX under XXXX XXXX and Regulated Under Common Law Court of Record XXXX Providing "Legal Money with Finality of Settlement DIRECTIVE " To Free Mankind From The Paralyzing, Restricting, Fear-based Monopoly and Control Agenda of money scarcity Which The Global Ruling Elite Have Imposed With ruthless and vicious Determination Upon All Peoples Of Earth. WeRe Public Banking System is based locally and delivers Free, Fair and Final (XXXX) payment for TIME ACTIVITY with LEGAL MONEY.

LEGAL MONEY IS FINALITY OF SETTLEMENT ON THE SPOT OF TIME FINALITY OF SETTLEMENT IS ECONOMIC AND SOCIAL FREEDOM. Arent you fed up with the constant hassle of never having enough of anything left at the end of every month? XXXX you tired of being tired due to too much work, not enough time, constant threats, coercion, duress, bullying, intimidation and the use of force to extract money from you by the greedy corporations, police authorities, speed camera agencies, taxation authorities, local councils, bailiffs, debt collection agencies and XXXX XXXX Officers and HMRC or the IRS?
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My payday loan helped me get through this difficult period and my children did not have to suffer from it.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

To help pay for my child’s school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can’t pay on my credit card.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills — things that I needed right away — I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I’m so glad this is an option for me.
I hope you will share my story and know that a payday loan really helped me. Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I can’t imagine how much harder this year would’ve been without the possibility of getting a payday loan!

Home repair supplies are expensive, and I can’t always afford them. I have taken out a few payday loans to pay for what I need to fix things around my house, and I’m lucky that they’re a possibility for me.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a payday loan, and talked me through what my best options would be.

Just like everyone else, I don’t like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I couldn’t imagine what I would have done without this loan.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Medical bills can add up when you don’t expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.
Please support pay day lending because it did help me. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It has been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I cannot imagine how much harder this year would have been without the possibility of getting a pay day loan!

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Sometimes minor things turn into big repairs. Pay day loans are great in those situations, whether I am buying parts or hiring someone to make a repair that I cannot manage. These loans have been an huge help.

I do not always use a pay day loan but when I do, it has been worth it. I like being able to have different options and I hope the government does not rip this away from me.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

At a challenging time, a pay loan helped me fix a situation that was important to me. During the summer months my daycare bills double with my children’s activities. My pay day loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

I’ve used payday loans to pay my taxes. This was a life saver. I did not think I would be able to pay all my bills and my taxes without help, and I was right. Fortunately, help was there when I needed it. I’m grateful I could get a payday loan.

When it comes to home repairs, I’m really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I’ve been able to stay on top of repairs and other home-related expenses.

The pay day loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

Some of the big banks will not loan small amounts of money. It’s better for me to use a cash advance where I know what I’m getting into and can pay it off with my next paycheck quickly.
I found my payday loan experience a positive one and wanted to share it with you. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I didn’t know how I was going to get by last year. But then I got a short-term loan, and the holidays didn’t seem so daunting anymore. It was exactly what I needed.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

I work long hours and don’t have time to go to a regular bank or wait for my paycheck to clear so I can pay bills. I don’t have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

I used a payday loan and I am very glad that I did. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.
I hope you will listen to my story as to why a pay day loan helped me. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. I’ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

I am so happy that I turned to a payday loan when nothing else was available to me. Some of the big banks will not loan small amounts of money. It’s better for me to use a cash advance where I know what I’m getting into and can pay it off with my next paycheck quickly. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. My family has benefitted from pay day loans on and off for years, and we’ve never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

At a difficult time a payday loan helped me out. After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

I wanted to tell you why payday lending is so important for me and my family. My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

What a huge help it was to have a pay day loan available to me. Just like everyone else, I do not like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I urge you to keep payday lending available to all Americans. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I urge you to keep an open mind on payday because I have a good story to tell. Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.
January 18, 2016

Please know that a payday loan helped me and I hope this credit option is still available in the future. It seems like the government is never satisfied. Why would you try to get rid of a program that helps millions of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

January 18, 2016

At a difficult time a pay day loan helped me solve a problem. I came into the store and was nt quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was nt hit with those hidden fees you find at the bank.

January 18, 2016

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. I have credit cards but I do nt like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

My insurance does nt cover as many expenses as I had hoped it would, and pay day loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I m so grateful that they are available to me.

There have been a few times in the last couple of years where I was nt able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

January 18, 2016

Telling my story is important because a payday loan really helped me when I needed it. There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

I expected to get money back on my tax returns this year but instead owed the government. I did nt budget for that and needed to take out a loan to pay. This was a great option for me.

When the holidays came, we did nt know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

We ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I m glad this was available to me.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.
I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.
When I needed some help I used a payday loan and it helped me so much. When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of payday loans is really good for situations like that.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow from my friends and family's cars which would have gotten pretty annoying for them.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it's always worked out well.

I want to share my situation as to why a payday loan was a good experience for me. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

When money was tight, I wasn't sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I don't have to stress out about any car troubles for the near future hopefully.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

My story is not unique but it is important to me and I wanted to share it. I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.
I have had such a great experience with my payday loan company that I wanted to tell you about it. I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I don't fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking for money. This loan really helped me when I was in a bind!

I do not have a perfect credit score, so the bank will not give me a loan for XXXX dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I've tried to use a traditional bank, I was turned away.

I cannot begin to tell you how great my experience was about my payday loan. While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short-term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.

When someone asks for help with utility bills, I tell them to look into getting a short-term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

Having a family costs enough even before the holiday season rolls around in XX/XX/XXXX and XX/XX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

With school supplies being so expensive, I was worried that I would not be able to afford them with the heap of other bills coming in. Taking out a payday loan allowed me to give my kids all the supplies they'll need to go back to school.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.
I need you to understand what a difference a payday loan has made in my life. Anyone knows that a lot of times it’s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it’s better than getting into a situation with a credit card company.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I’m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.
I hope you will take time to read my positive story about my payday loan. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

After going in to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I am glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework — it was a life saver.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

I used a payday loan and I am very glad that I did. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
Sharing my story with you because a payday loan has helped me. I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

My payday lending story is not only good but I hope it will help other people who need this support. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
January 17, 2016

At a time when I needed help I turned to a payday loan. When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.
I can not begin to tell you how great my experience was about my payday loan. I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

More often than not, I m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I got the quote back from my insurance company and I could nt believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it’s always worked out well.

Pay day loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

I’m glad that I can go to a pay day lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

Pay day loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I’ll probably use a pay day loan again!

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At Please do not limit the use of payday loans because I really needed one. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.
I used a payday loan and it got me out of a jam. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

At a challenging time, a payday loan helped me fix a situation that was important to me. I do not always use a payday loan but when I do, it has been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

When you are the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Please understand that a payday loan is very important to me. The staff is so wonderful. They have gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. It seems like these days you always have to read the fine print. I am so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.
I was fortunate to get a payday loan and it really helped me. When I’m in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used payday loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.
My story about my payday loan is important and positive. When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

During the summer months my daycare bills double with my children’s activities. My payday loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me.

I feared that my child’s educations would suffer, but the payday loan helped me at least get all of the supplies they needed in time for the first day of school. Thanks to this loan I do not have to worry about my child being unprepared in the classroom.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

A payday loan is not a bad thing and I hope to share my story with you. Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.
My payday lending story is not only good but I hope it will help other people who need this support. It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

Power bills are awful. I have never met anyone who is excited to pay them, and I am the same way. So it is great that when I think I am going to need help paying bills, I know I can rely on a loan to get me through a rough month.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

I am very happy that I was able to use the services of a payday loan. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

Why is the government now also trying to limit the options available for lending? I believe that payday loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.
I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have payday loans as a backup.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Child care is expensive, especially if it's needed without much warning. If my work schedule gets shuffled or if my child is sick and I can't be home, I've relied on babysitters. Paying for them is a burden, and I've taken out a loan before to help with that cost.

I wanted to tell you why payday lending is so important for me and my family. When I first decided to get a payday loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

I was thankful for my payday loan experience and I wanted to share it with you. Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won't even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that's always worked well for me.

Please take time to read my positive story about my payday loan experience. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.
Payday loans are not bad because I had a very good experience with mine. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Kids are expensive, and if one of them gets sick or hurt, they're even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.
When there was nowhere to turn a payday loan helped me. With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Traditional banks do not seem to care about short term loans, especially when I need one for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through many hoops.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

A payday loan helped me and I hope you read my experience. Being able to get a loan for a certain dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.
I have a good story to tell about the payday loan I got. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Costs from an ATM transaction or a late bank fee can be expensive. I'd rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

I got a payday loan and wanted to tell you my story. Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

Sometimes, life sneaks up on you. One time, I did not have enough money to pay my taxes so I got a pay day loan and it was so helpful. I was able to pay the government without the inconvenience and stress that usually comes with taxes.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.
I have a good story to tell you about the payday loan I was able to obtain. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXX Americans like me to get the money they need quickly. I love having this option available to me.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to payday loans, I have not had to be delinquent on any of the bills I’ve had.

When the calendar hits XX/XX/XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

It is hard to believe that we work so hard and still have problems making enough to cover taxes. But that has happened to me before and a loan really helped me keep a good balance and avoid paying more dollars that I did not have.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.
I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it s nice to have a safety net like that to help me when I need it the most.

During the summer months my daycare bills double with my children s activities. My pay day loan gives me peace of mind for my children s summer plans and allows us to go back to school shopping too.

I do nt like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

At a time when I needed help I turned to a payday loan. How come a few people in XXXX, XXXX can plan my life for me? I am capable of making my own decision and do nt need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I m sure I will continue to use them in the future.

There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I can not begin to tell you how great my experience was about my payday loan. Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.
The payday company I took my loan from has helped me tremendously. I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I cannot bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.

My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Getting a pay day loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would have been impossible to keep them safe without these home repairs.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. I am confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

My family had a good experience at a tough time because of a payday loan. I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I am so happy that I turned to a payday loan when nothing else was available to me. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to pay day loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

Grateful to have had the choice available to me on a payday loan. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
I used a payday loan and I am very glad that I did. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I am glad they were available to me.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

Without the option of a payday loan I do not know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

I am grateful for the payday loan I used. I believe that the government will be overstepping its bounds if it takes away our payday loan option. There are so many families across the country benefit from payday loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use payday loans.

I turned to a payday loan for assistance and I am glad that I did. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Every year I dread going back to school shopping with my children. I want to get them what they need for class and sometimes I cannot do that without a little help from a payday loan.

I really enjoyed working with my local payday lending store and I think my story is important. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

Money issues happen and I was glad that I turned to payday to assist me. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I have benefitted from a payday loan and wanted to share my experience with you. Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

I have a good story to tell about the payday loan I got. My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

The interest rate of credit card companies is always changing. With it being so unpredictable, you can’t really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It’s a lot easier for me.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could afford my repair bills.

More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.
You must be aware that there are good stories about payday lending and I am XXXX. I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

A payday loan made a positive impact in my life. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help. There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it’s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.
I hope you will take time to read my positive story about my payday loan. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I have had a good experience with my loan from the payday store. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.
I have had a good experience with my loan from the payday store. Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

My kid’s birthday was coming up and I didn’t have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

When bills start to pile up and you’re on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

When bills start to pile up and you’re on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

I am so happy that I turned to a payday loan when nothing else was available to me. I’m glad that I am able to get a payday loan when I need it, like when I have bills or taxes that are higher than I expected. Payday loans help me deal with the bumps in the road of life and stay away from the trouble of not paying.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I’m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

When I realized I would not be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
A payday loan made a positive impact in my life. Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

When there was nowhere to turn a payday loan helped me. I couldn't believe it when I saw how high my cable bill had been. I didn't even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Car repairs are rarely expected and usually expensive. For those times that I can't pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I couldn't imagine how I would pay my mechanic sometimes without them.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.
I have gotten payday loans over time and have nothing but positive things to say. A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

I got a loan to help me with a home repair, and am so glad I did. Now that it's all fixed I do not have to worry anymore. Without the loan I would've been forced to ignore all the broken parts.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

I hate taxes but I have to pay them. If I do not, I could be in a lot of trouble! So payday loans have helped me in the past when I did not save enough money to cover all my taxes. I'm thankful that this was an option.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.
I have gotten payday loans over time and have nothing but positive things to say. Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Whenever I need work done on my home I know it will end up costing me. When I am not able to afford the bill, I turn to my local payday loan store to help me out. It is great knowing they are there for me when I need it.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I have a lot of mouths to feed in my household. And when groceries become unmanageable, I have gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did nt think of. They really helped me out and got me the money I needed quick.

It s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it s always worked out well.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

Sometimes it s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I m so glad it was readily available to me.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.
January 16, 2016

I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

I’ve used pay day loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government’s business. These loans have helped me many times and should not be taken away from me.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was
Money issues happen and I was glad that I turned to payday to assist me. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Have you tried to get a XXXX dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It is a quick and cheap alternative when you need money fast.

Money issues happen and I was glad I went to a pay day lending store. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.
At a difficult time a payday loan helped me out. Child care is expensive, especially if it’s needed without much warning. If my work schedule gets shuffled or if my child is sick and I can’t be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.

Last year we didn’t know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

Once in a while, my family gets a loan to pay our bills so we don’t have to be late. Especially with kids, I can’t even imagine the consequences if our power or water got shut off.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I’m glad I did. Everything was very easy and this was a perfect option for me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.
I found my payday loan experience a positive one and wanted to share it with you. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

The payday company I took my loan from has helped me tremendously. There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

Holidays and special occasions always seem to take a toll on my wallet -- whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Please know that a payday loan helped me and I hope this credit option is still available in the future. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.
Please do not believe that all short term lending is bad, because I had a very good experience. It’s so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Telling my story is important because a payday loan really helped me when I needed it. I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I am happy that I had the choice of a payday loan to use. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

I ended up using a payday loan to pay some bills to avoid all the late fees and high interest rates. This loan helped me out when I needed it and was the cheapest option for me.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any issues.

Anyone knows that a lot of times it s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it s better than getting into a situation with a credit card company.

I tell you my story because I know it is important to keep payday loans available to consumers. Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. Last year I could nt afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do nt quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is nt something I have time to prepare for otherwise.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did nt know how I was going to get by last year. But then I got a short-term loan, and the holidays did nt seem so daunting anymore. It was exactly what I needed.

Child care is expensive, especially if it s needed without much warning. If my work schedule gets shuffled or if my child is sick and I ca nt be home, I ve relied on babysitters. Paying for them is a burden, and I ve taken out a loan before to help with that cost.
When I had some money trouble I used a payday loan and am happy I did. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

Traditional banks do not seem to care about short term loans, especially when I need one for a XXXX dollars. I was able to get a quick payday loan instead and got the cash I needed.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

Money issues happen and I was glad I went to a payday lending store. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
Please take time to read my positive story about my payday loan experience. Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That’s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I’m so glad this is an option for someone like me.

Payday loans are a good alternative to asking family for money when things break at home. I’ve used them especially for home repairs. You never know when those could fall apart.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Taxes are not exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a payday loan in order to help me with the payments.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I’ve used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.
I want you to know what a good experience I had with my payday loan. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but couldn't quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I want you to know what a good experience I had with my payday loan. I don't understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

When the bills come and I don't have the money to pay, I don't have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.
I obtained a payday loan and I wanted to share my story with you. I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.
When I needed some help I used a payday loan and it helped me so much. I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Repairs on a house are terrible, especially since I cannot manage most of them myself. Thanks to pay day loans, I have the ability to hire someone to do them for me and I don’t have to worry.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.
I found my payday loan experience a positive one and wanted to share it with you. Usually I’m really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I didn’t know how I was going to get by last year. But then I got a short-term loan, and the holidays didn’t seem so daunting anymore. It was exactly what I needed.

With all the identity theft these days, I don’t want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

I recently had an incident in my home and I am so glad I had renter’s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water doesn’t get shut off. Sometimes I can’t afford my bills, but I definitely can’t afford to lose my water. So pay day loans are the best solution.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I don’t want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

I don’t think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I don’t know where I would turn.

Pay day loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can’t always afford the repairs, and when that happens I take out a pay day loan. Since you never know when you’re going to need to fix something, it’s hard to have
I tell you my story because I know it is important to keep payday loans available to consumers. From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I m glad they were available to me.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

When my car broke down I was worried I would nt be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

My family had a good experience at a tough time because of a payday loan. I thought I finally had control of my expenses. All of a sudden, one of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

We ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I m glad this was available to me.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

There are some months that I m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Kids are expensive, and if one of them gets sick or hurt, they re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.
I was fortunate to get a payday loan and it really helped me. Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

Please do not believe that all short term lending is bad, because I had a very good experience. It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I'm worried about getting all my bills paid.
When no one else could help a payday loan was there and so I wanted to tell you my story. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I couldn’t believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

At a time when I needed help I turned to a payday loan. I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a $XXXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would've been impossible without the loan.

Every XXXX, the holiday season is in full swing, and it's not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I've started taking out payday loans when necessary to get the job done with keeping my home in great shape.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting — fire, theft, flooding — and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework — it was a life saver.
January 16, 2016

I have a positive experience to share about my payday loan. Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

Getting a payday loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I am so glad this option was available to me.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years payday loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

XXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

When I fell behind financially, taking out a payday loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That is not something I would ever want to fall behind on.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I have taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.
Please know that a payday loan helped me and I hope this credit option is still available in the future. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I can’t imagine how much harder this year would’ve been without the possibility of getting a payday loan!

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

I need you to know how important my payday loan was to me. We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Payday loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would’ve had to neglect if I didn’t have the option of the loan.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the holiday season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It’s confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.
Please take time to read my positive story about my payday loan experience. There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I hope you will keep payday lending stores open for business because they provide a great service for me and so many others. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my payday loan allowed us to get my child the attention needed to start the road to recovery.

I m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I m sure I will use this type of loan again.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I ve always felt that people who run up a lot of credit card debt are irresponsible. I didn t want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I m so glad I pulled out a payday loan and saved my credit score.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.
I can not imagine where I would be if I had not gotten a payday loan. When you're the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

Payday loans are a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I've never had my power shut off.

Money issues happen and I was glad I went to a payday lending store. Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.
My family had a good experience at a tough time because of a payday loan. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

I support payday loans because I had a good experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

Please support payday lending because a payday loan helped me. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.
I turned to a payday loan for assistance and I am glad that I did. Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Please know that a payday loan helped me and I hope this credit option is still available in the future. I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I’m glad this option was available to me.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.
I want you to know what a good experience I had with my payday loan. I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle. I’m glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a payday loan so that I could afford but I’m glad I did. Everything was very easy and this was a perfect option for me.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
I support payday loans because I had a good experience. After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I'm glad I found out that payday loans were available.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

The staff is so wonderful. They've gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Payday loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and payday loans can help them stay afloat. Please consider the many benefits of payday loans and keep them accessible as an option for us.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

Money issues happen and I was glad I went to a payday lending store. I had no idea how much my parent's medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I'm not sure how else I would've paid those bills on top of my regular, everyday expenses.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

When I want to borrow money, I do not feel like it's always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.
Please do not believe that all short term lending is bad, because I had a very good experience. Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I'm worried about getting all my bills paid.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

I am glad that I turned to a pay day loan when nothing else was available. I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I am so glad to have had access to a pay day loan. It was a cheaper and much less stressful alternative for my family.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.
A payday loan has helped me on more than one occasion and I want to share my story with you. I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won't even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that's always worked well for me.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Payday loans are not bad because I had a very good experience with mine. Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I share my story because I want you to understand that a payday loan helped me when nothing else was available for me. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it's always worked out well.
When in a bind I turned to a payday loan and it helped me. My kid's birthday was coming up and I didn't have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.

A payday loan made a positive impact in my life. After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I am glad that I turned to a payday loan when nothing else was available. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

I had to get a lot of work done on my car recently and didn't know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

I've used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Sometimes, the expenses in my life take up so much of my income that I don't have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

Please support payday lending because a payday loan helped me. I know what I'm getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I'm glad this is an option that is available to me. This loan is not complicated and so easy to understand.

I can not begin to tell you how great my experience was about my payday loan. Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

I wanted to let you know that a payday loan was important to me. My family has used payday loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a XXXX dollars to get by from time to time and this type of loan option really works for me.

Pay day loans help many Americans who work hard every day to pay their important bills when they do not have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

The payday company I took my loan from has helped me tremendously. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

A payday loan helped my family and it was important for me to share my story with you. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I want to tell you my story as to why a payday loan was important to me. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I hope you will not take payday loans away because I have a good story to tell. Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

If it is not broke, please do not fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

I share my story about payday lending because it is important to keep this credit option open. I've recommended payday loans to people and used them myself, and everyone I've talked to has had a good experience and is grateful for the small loans they get. I'm not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.
January 16, 2016

It was a fantastic experience I had with a payday loan so I wanted to share it with you. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Getting a pay day loan made it so that I repair some parts of my house so my kids would nt get hurt. They are so active and it would ve been impossible to keep them safe without these home repairs.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Too many people get into major debt and big trouble with credit cards. I do nt have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

When I first decided to get a pay day loan, I did nt know what to expect. After sitting down and talking to someone, I really understood the product and did nt face any unexpected fees.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

Please know that a payday loan was important to me. I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.
January 16, 2016

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Payday loans are a great option for me to hire someone to repair it for me. Now I don’t have to worry.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.
I am happy that I had the choice of a payday loan to use. I am so glad to have had access to a payday loan. It was a cheaper and much less stressful alternative for my family. A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it. I’ve recommended payday loans to people and used them myself, and everyone I’ve talked to has had a good experience and is grateful for the small loans they get. I’m not sure what many of us would do if we couldn’t take out these loans any more. The government should leave them alone since they help so many families.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

Child care is expensive, especially if it’s needed without much warning. If my work schedule gets shuffled or if my child is sick and I can’t be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

I had to take out a payday loan in order to cover my taxes after unexpected expenses snuck up on me, and I’m glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to millions of Americans like me.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

When I realized I would not be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

I can not begin to tell you how amazing my experience was about my payday loan. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for organic food products. I have health issues and can not buy processed food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.
January 16, 2016

I used a payday loan and it got me out of a jam. Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day XXXX get paid.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me.

My family would not be able to manage all our home repairs without payday loans once in a while. I’ve taken them out for all sorts of things these last few years, and they’ve always been a good solution when money is tight.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Utility bills are an unfortunate part of life. They cannot be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and will not spend as long in debt to someone else.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

School supplies are expensive and I was going to have to sacrifice some in order to pay for other important things. Taking out a payday loan meant I did not have to make this sacrifice and I was able to get everything I needed.
January 16, 2016

I support pay day loans because I had a good experience. When I did nt have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

No matter how well-insured you are, sometimes insurance does nt pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

I recently used a short-term loan for a very necessary family expense : groceries. With food prices skyrocketing over the last few years, it s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

January 15, 2016

At a challenging time, a pay loan helped me fix a situation that was important to me. Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do nt actually make you pay it all back. Payday loans are just a better fit for me.

I needed some repairs done to my house but I could nt afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I m glad this option was available to me.

When my car broke down I was worried I would nt be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Sometimes it s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I m so glad it was readily available to me.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do nt fall behind on those bills.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.
I have had a good experience with my loan from the payday loan company. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I am so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a payday loan.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I cannot imagine this past year without the possibility of getting a payday loan.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

When you're the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.
I urge you to keep payday lending available to all Americans. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

Payday loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can’t always afford the repairs, and when that happens I take out a payday loan. Since you never know when you’re going to need to fix something, it’s hard to have the money to pay for it saved away.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I couldn’t rely on payday loans, I would have to ask my family for money, and I don’t want to do that if I can help it.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

I turned to a payday loan for assistance and I am glad that I did. When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Payday loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can’t always afford the repairs, and when that happens I take out a payday loan. Since you never know when you’re going to need to fix something, it’s hard to have the money to pay for it saved away.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Medical bills can add up when you don’t expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.
Please know that a payday loan was important to me. Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

Wear and tear on my house cannot be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I've taken out payday loans for the extra money quick.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.
I need you to understand what a difference a payday loan has made in my life. From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can’t handle the extra bill, like during tax season, and I have turned to payday loans to help me.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.
A loan from a pay day store really helped me and I want to keep this option open to everyone. Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.

It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

I really enjoyed working with my local pay day lending store and I think my story is important. When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

Sharing my story with you is critical because I do not want you all to decide that pay day lending should be taken away. I used one and it was very helpful to me. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.
At a challenging time, a short term loan helped me fix a situation that was important to me. My children are young and creative and I did not want to stifle that creativity because I could not afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I am so glad this is an option for me.

Making ends meet is hard enough without a surprise home repair. I took out a payday loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

I hate paying my phone bill, but it has to be done. Thanks to payday loans, I can always pay it on time. That is something I would never want to fall behind on.

It seems like these days you always have to read the fine print. I am so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute lifesaver.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.
I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I didn’t have to miss any work days because of my car.

My children are young so having enough important school supplies is crucial to their education. I wasn’t going to be able to buy them what they need this year until I decided to take out a payday loan.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it’s always worked out well.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I don’t have to pay additional costs. It was an absolute life saver.

I have a positive experience to share about my payday loan. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Pay day loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

I was fortunate to get a payday loan and it really helped me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
January 15, 2016

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we do not have the cash. It is almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I have made for my family. The process was easy to understand and I was able to pay the loan back quickly.
January 15, 2016

I am one of the many people that have enjoyed my experience with a payday loan. I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan...
A payday loan was so important to me that I wanted to share my experience with you. Making ends meet is hard enough without a surprise home repair. I took out a pay day loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

I could not imagine where I would be without the help I ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a pay day loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

I do nt like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I m glad this was an option for me.
Please support pay day lending because it did help me. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I did not have to miss any work days because of my car.

I have major issues with credit card companies and banks. Why do they need to know what I'm buying at the grocery store, or when and where I'm doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

I want to share my situation as to why a payday loan was a good experience for me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. When I want to borrow money, I do not feel like it's always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.
You need to know that a payday loan helped me out tremendously. Where would I be without payday loans? My house probably would've fallen into total disrepair by now. I use the loans to pay for things I didn't think would ever break. It's hard to pay for repairs even when you know certain things are getting old and you're saving up to replace them.

Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a payday loan and pray that the next month won't be so bad.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I have a lot of pride and when I couldn't pay my bills, I knew I could turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Taking out a payday loan was good for me and I think it's important to tell you why. I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don't have the money to do this, I use a payday loan.

I paid some bills with my payday loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I don't trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how bad it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.
Please support payday lending because a payday loan helped me. I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

Please do not believe that all payday loans are bad, because I had a very good experience. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I’m so glad this is an option for me.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.
I wanted to let you know that a payday loan was important to me. Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.
Please understand that a payday loan is very important to me. Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I want you to know what a good experience I had with my payday loan. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Please know that a payday loan was important to me. I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.
January 15, 2016

I used a payday loan and it got me out of a jam. My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

I did nt have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I m glad I went through with the loan as it was quick and hassle-free.

Where would I be without pay day loans? My house probably would ve fallen into total disrepair by now. I use the loans to pay for things I did nt think would ever break. It s hard to pay for repairs even when you know certain things are getting old and you re saving up to replace them.

When I need a cash advance, I do nt go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It s confusing and a hassle. Plus most of them do nt loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I m so glad they were there to help.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could nt pay by myself. I am lucky I did nt fall behind on my medical bills and ruin my credit score.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I m so glad this is an option for someone like me.

Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did nt have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do nt know how I would have gotten them the supplies they need to keep up in school.

Sometimes it s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I m so glad it was readily available to me.
January 15, 2016

Please know that a pay day loan was helpful to me and I wanted to tell you why I used XXXX. Times were tough last XXXX, and I did nt know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Without the option of a payday loan I do nt know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

I never realized how hard it was to pay bills, and now that I m out on my own I m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do nt fall behind. Those loans have helped immensely when I feel like I do nt have enough to cover bills.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. XXXX prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Car repairs are rarely expected and usually expensive. For those times that I ca nt pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could nt imagine how I would pay my mechanic sometimes without them.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.
Taking out a payday loan was good for me and I think it’s important to tell you why. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

The worst part about water and power bills is that if you don’t pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a payday loan to get through this emergency.

I used a loan to help pay for my insurance. I’m so glad that I am able to have the peace of mind and it’s all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I’m so glad there is XXXX right by my house to make it even easier for me.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

At a difficult time a pay day loan helped me solve a problem. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I want you to know what a good experience I had with my payday loan. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.
January 15, 2016

Very excited to share my story about my payday loan experience. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I cannot bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

I need you to know how important my payday loan was to me. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a payday loan so that I could afford but I am glad I did. Everything was very easy and this was a perfect option for me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.
When I needed some help I used a payday loan and it helped me so much. Times were tough last XXXX, and I did nt know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I ca nt believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do nt know where else I would have gone to get such a short term loan.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I recently used a short-term loan for a very necessary family expense : groceries. With food prices skyrocketing over the last few years, it s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We are so thankful that pay day lending could help us make sure I got better.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can’t afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

I have a good story to tell you about the payday loan I was able to obtain. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

A payday loan helped me buy insurance, which was helpful. If I hadn’t gotten the payday loan, I couldn’t have afforded the insurance. Replacing my stuff would have not even been an option, because I wouldn’t have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used XXXX and it was very helpful to me. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten my wallet. It was amazingly helpful to my family.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.
I wanted to let you know that a pay day loan was important to me. I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate. Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month will not be so bad. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Home repair supplies are expensive, and I cannot always afford them. I have taken out a few pay day loans to pay for what I need to fix things around my house, and I'm lucky that they are a possibility for me.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Payday loans are not bad because I had a very good experience with mine. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

You must be aware that there are good stories about payday lending and I am one. After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.
A payday loan helped my family and it was important for me to share my story with you. With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

My family had a good experience at a tough time because of a payday loan. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

I can not say enough about the importance of my payday loan. As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

I wanted to share my story about the use of a payday loan. Once in a while, my family gets a loan to pay our bills so we don't have to be late. Especially with kids, I can't even imagine the consequences if our power or water got shut off. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.
January 15, 2016

I'm happy that I got a payday loan and needed to tell you how it helped me. I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I ended up using a payday loan to pay some bills to avoid all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

In my experience, a pay day loan worked well to get insurance for the year. I could not afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a pay day loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push. Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could nt rely on pay day loans, I would have to ask my family for money, and I do nt want to do that if I can help it. Power and water bills are some of the toughest ones to pay. You ca nt be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand. From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems. During the summer months my daycare bills double with my children s activities. My pay day loan gives me peace of mind for my children s summer plans and allows us to go back to school shopping too. The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option. There are times when I need money for bills but do nt have it in the bank. I do nt want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and wo nt get hit with fees by accidentally going over my limit. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us. There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Money issues happen and I was glad that I turned to payday to assist me. The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

Ive had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does nt cover everything. Pay day loans helped me where insurance would nt.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.
When I had some financial issues I used a payday loan and am grateful the choice was there. There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to. I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief. Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would not hesitate to use them again when I need to.
I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.
January 15, 2016

I want you to know what a good experience I had with my payday loan. My car needed a repair and I couldn't afford it. I was able to get a quick loan to fix my car up so it was running as good as new. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice. It seems to me that the folks wanting to do away with payday loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed. My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My payday loan helped me get through this difficult period and my children did not have to suffer from it. A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

January 15, 2016

I share this story with you because I think payday lending is important. Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

January 15, 2016

Please support payday lending because it did help me. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

January 15, 2016

I know that a payday loan saved me and wanted to tell you about it. A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

January 15, 2016

I hope you know that I have a great story about my loan from a payday lender. My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
I took out a payday loan — I had a few other options but decided that a payday was my best. I want to tell you my story. XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available. I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience. After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

I got a payday loan and wanted to tell you my story. It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a XXXX dollars and banks do not just lend that amount.
I hope you will keep payday lending stores open for business because they provide a great service for me and so many others. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I used a payday loan and it really helped me. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me. A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me. It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me. I have major issues with credit card companies and banks. Why do they need to know what I'm buying at the grocery store, or when and where I'm doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills. Why is the government now also trying to limit the options available for lending? I believe that payday loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

I used a payday loan and it really helped me to put presents under the tree and have a nice holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Please know that a payday loan was helpful to me and I wanted to tell you why I used it. Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.
I wanted to let you know that a pay day loan was important to me. When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

Home repair supplies are expensive, and I cannot always afford them. I have taken out a few pay day loans to pay for what I need to fix things around my house, and I'm lucky that they're a possibility for me.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.
My story about my payday loan is important and it can help others in need. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

I tell you my story because I know it is important to keep payday loans available to consumers. I could not imagine where I would be without the help I ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.
I can not imagine where I would be if I had not gotten a payday loan. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

My family would not be able to manage all our home repairs without pay day loans once in a while. I’ve taken them out for all sorts of things these last few years, and they’ve always been a good solution when money is tight.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.
My story is not unique but it is important to me and I wanted to share it. Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I am excited to share my story about my pay day loan with you because it was a positive XXXX. I hope you will learn that this option is for everyday working people. The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

There are many reasons why I support payday lending but I want to tell you why it helped me. There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand. I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning. When I need a cash advance, I do nt go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It s confusing and a hassle. XXXX most of them do nt loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs. The worst part about water and power bills is that if you do nt pay them, they get cut off, and you need both those things. When I really ca nt pay those bills on time, I turn to pay day loans to help me. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
There are many reasons why I support payday lending but I want to tell you why it helped me. The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I've taken out a couple of payday loans to help pay for my bills — especially ones that are not exactly expected.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I support the use of payday loans because I had a positive experience. As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to daycare. My payday loan has helped me get through these times and provide quality care while my children are sick.
When I had some money trouble I used a payday loan and am happy I did. When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I do nt understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

It s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I m in need of some help.

After everything was said and done, these short term loans were my cheapest option. I did nt have to pay any late penalties and there were no hidden fees.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
January 14, 2016

Very excited to share my story about my payday loan experience. Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

After I pay my typical monthly bills and expenses, sometimes there is not much left over — even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

In this economy it is already hard enough to get good credit. A payday loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Please do not believe that all short term lending is bad, because I had a very good experience. I have used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

Obviously groceries are a monthly necessity, but sometimes it is tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

I love my house but it has been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I ve started getting payday loans to repair anything I can not pay for out of my own pocket.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I am glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.
The payday company I took my loan from has helped me tremendously. People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

The supplies my children need for school this year were more than I could afford so I decided to take out a payday loan. This was a great decision and now they can enjoy school with the same supplies as their classmates.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

A payday loan has made a positive impact in my life so please read my story. Every XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available. To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful. I do not like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I do not have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I’m getting into. I can not always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free. I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I’m so glad that I am protected again. I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

Last winter was particularly brutal, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn't have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Of the many stories you get please read mine because it is important to me. There are many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

With health insurance premiums changing, sometimes it's really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

My family had a good experience at a tough time because of a payday loan. Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

Please do not limit the use of payday loans because I really needed one. The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

Pay day loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We are so thankful that payday lending could help us make sure I got better.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household
I have a good story to tell about the payday loan I got. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I'm glad that pay day lending was an option for me.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

A payday loan helped me when I didn't want to turn to others for help. Honestly, I do not know what I'd do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.
Please understand that a payday loan is very important to me. My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it is important for people to make the right choice at a particular time. These loans can be a good value.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.
I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills. Sometimes, life sneaks up on you. XXXX time, I did not have enough money to pay my taxes so I got a payday loan and it was so helpful. I was able to pay the government without the inconvenience and stress that usually comes with taxes. I’ve used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me. A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all. Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most. When you’re the XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal. To help pay for my child’s school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.
I’m happy that I got a payday loan and needed to tell you how it helped me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Last winter was particularly brutal, and my home maintenance bills were piling up fast. With a payday loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

The staff is so wonderful. They’ve gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

The appointments at my doctor’s office can be pricey but with a payday loan I didn’t have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.
I have a good story to tell about the payday loan I got. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and won't get hit with fees by accidentally going over my limit.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

When in a bind I turned to a payday loan and it helped me. Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

The payday company I took my loan from has helped me tremendously. I'm so glad I decided to take out a payday loan in order to pay for my children's school supplies this year. I was not going to be able to afford the supplies the school required, and now they can have those supplies for the first day of school.

I had to take out a payday loan in order to cover my taxes after unexpected expenses snuck up on me, and I'm glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to XXXX Americans like me.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was nt sitting around waiting to get approved.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to pay day loans to help me out. This was great and made sure I did nt have to pay any of those dreaded late fees.

I m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

The payday company I took my loan from has helped me tremendously. Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you re hurting by taking away this lending route.

I support the use of a payday loan because I had a positive experience. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I rely on my car to go to work every day. Without it, I would nt be able to live my life. When my car needed repairs, I was worried I was nt able to pay the bill. That s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.
I used a payday loan and it got me out of a jam. I have a lot of pride and when I couldn't pay my bills, I knew I couldn't turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I'm so glad to have found this simple credit product.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. I had to get a lot of work done on my car recently and didn't know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

My children are young and creative and I didn't want to stifle that creativity because I couldn't afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

When my wallet was spread thin over the holidays, I didn't know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

I don't have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I can't even imagine the consequences if our power or water got shut off.
January 14, 2016

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

The staff at my local payday store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

Traditional banks do not seem to care about short term loans, especially when I need XXXX for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.

As important as seeing a doctor regularly is, sometimes it's not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I'm glad this option was available to me.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had XXXX less thing to worry about.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can't afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.
At a difficult time a payday loan helped me solve a problem. I've always felt that people who run up a lot of credit card debt are irresponsible. I didn't want to become XXXX of those people so I decided to take out a payday loan to help me during some difficult times in my life. I'm so glad I pulled out a payday loan and saved my credit score.

I wonder how many people in the federal government have taken out a payday loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

I got a loan to help me with a home repair, and am so glad I did. Now that it's all fixed I do not have to worry anymore. Without the loan I would've been forced to ignore all the broken parts.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my payday loan allowed us to get my child the attention needed to start the road to recovery.

You need to know that a payday loan helped me out tremendously. Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Telling my story is important because a payday loan really helped me when I needed it. After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.
January 14, 2016

I urge you to keep payday lending available to all Americans. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Without the option of a payday loan I do not know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I am getting into.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

The financial marketplace is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

During the summer months my daycare bills double with my children’s activities. My pay day loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.
I support the use of payday loans because I had a positive experience. Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I can’t imagine how much harder this year would’ve been without the possibility of getting a payday loan!

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don’t quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and isn’t something I have time to prepare for otherwise.

There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

Payday loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to payday loans to help me out. This was great and made sure I didn’t have to pay any of those dreaded late fees.

Grateful to have had the choice available to me on a payday loan. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I don’t need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
I wish you would keep pay day lending available because one of the companies has really helped me out. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

When bills start to pile up and you’re on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

Traditional banks do not seem to care about short term loans, especially when I need one for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I didn’t have to miss any work days because of my car.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

I am one of the many people that have enjoyed my experience with a payday loan. After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
I urge you to keep payday lending available to all Americans. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I'm covered if something bad does happen at home.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

My family would not be able to manage all our home repairs without payday loans once in a while. I've taken them out for all sorts of things these last few years, and they've always been a good solution when money is tight.

When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That's what these loans are for -- people with no other option and payments they have to make.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.
At a difficult time a pay day loan helped me solve a problem. Just like everyone else, I do not like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I am so glad I did because it put me at ease knowing I was protected.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is plain un-American to take away this freedom from me.

It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we do not have the cash. It is almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any issues.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I have never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.
A pay day loan helped me and I hope you read my experience. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That is not something I would ever want to fall behind on.

I can not begin to tell you how great my experience was about my payday loan. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

I have a good story to tell you about the payday loan I was able to obtain. I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That is not something I would ever want to fall behind on.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I m glad I did. Everything was very easy and this was a perfect option for me.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

I m glad that pay day loans were there when I needed them to pay my taxes. I got a bill I was nt able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.
At a difficult time a payday loan helped me out. I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I've used payday loans to pay my taxes. This was a life saver. I did not think I would be able to pay all my bills and my taxes without help, and I was right. Fortunately, help was there when I needed it. I'm grateful I could get a payday loan.

It seems like these days you always have to read the fine print. I'm so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

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Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.
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The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.
I have had a good experience with my loan from the payday store. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Utility bills are an unfortunate part of life. They cannot be avoided. We had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.

It seems like these days you always have to read the fine print. I am so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

At a difficult time a payday loan helped me solve a problem. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

The payday company I took my loan from has helped me tremendously. With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

Please understand that a payday loan is very important to me. When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.
I support pay day loans because I had a good experience. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.

I used a payday loan and it really helped me. The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

I support the use of a payday loan because I had a positive experience. Honestly, I do not know what I’d do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

I have benefitted from a pay day loan and wanted to share my experience with you. Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

I tell you my story because I know it is important to keep payday loans available to consumers. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

A payday loan is not a bad thing and I hope to share my story with you. Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be XXXX or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.
I have benefited from a pay day loan and wanted to share my experience with you. My kid’s birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.
A payday loan was so important to me that I wanted to share my experience with you. I've got a lot a few mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

When the calendar hits XXX/XX/XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That's when payday loans are helpful and I'm glad they're available.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I've started taking out payday loans when necessary to get the job done with keeping my home in great shape.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.
I was fortunate to get a payday loan and it really helped me. I live in a very old house, and have to fix stuff a lot. Sometimes it's more expensive than I ever could've imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

My car broke down and I didn't have any other choice but to pull out a short-term loan. I'm so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

If it ain't broke, don't fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

I'm happy that I got a payday loan and needed to tell you how it helped me. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Why is the government now also trying to limit the options available for lending? I believe that payday loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

Taxes aren't exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.

XXXX isn't always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That's why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seem to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.
I want to tell you why a payday loan is so important to me. Car repairs are rarely expected and usually expensive. For those times that I cant pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I couldnt imagine how I would pay my mechanic sometimes without them.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I needed some repairs done to my house but I couldnt afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I m glad this option was available to me.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do nt actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.
My family had a good experience at a tough time because of a payday loan. I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I needed to take out a loan recently but did nt want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I m so glad I got insurance because it put me at ease knowing my things were safe.

Taking out a short-term loan during the holiday season was one of the best decisions I ve ever made for my family s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

I ve had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

A payday loan helped me when I did nt want to turn to others for help. Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!
January 13, 2016

I have benefited from a payday loan and wanted to share my experience with you. Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I walked away very impressed with the staff's knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

January 13, 2016

Telling my story is important because a payday loan really helped me when I needed it. I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

January 13, 2016

I want to tell you why a payday loan is so important to me. Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.
January 13, 2016

Please understand that a payday loan is very important to me. The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I was worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I have gotten payday loans over time and have nothing but positive things to say. A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.
I share my story because I want you to understand that a payday loan helped me when nothing else was available for me. Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Obviously groceries are a monthly necessity, but sometimes it is tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through hoops.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fall back on my bill.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

XXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.
I want you to know what a good experience I had with my payday loan. I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I am in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

It’s hard enough to get good credit in today’s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great — I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

When in a bind I turned to a payday loan and it helped me. My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I’ve used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

Family expenses add up — this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.
I urge you to keep payday lending available to all Americans. When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I’m glad that pay day lending was an option for me.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Most times when something needs fixing in my house I look toward pay day loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

When I want to borrow money, I do not feel like it’s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.
My story about my payday loan is important and positive. I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we don't have to worry as much about the payments and can focus on staying healthy.

I am glad that I turned to a payday loan when nothing else was available. I don't always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I wanted to tell you why payday lending is so important for me and my family. Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

My children are young and creative and I did nt want to stifle that creativity because I could nt afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was nt able to pay the entire bill. I took out a pay day loan to pay what I could nt afford and was able to pay my bill.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I ca nt always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. As important as seeing a doctor regularly is, sometimes it s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Whether it s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could nt do it.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I m glad they never tried to take advantage of me.

Very excited to share my story about my payday loan experience. Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would nt have been able to make XXXX happen. I m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.
I have had such a great experience with my payday loan company that I wanted to tell you about it. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I used a payday loan and it got me out of a jam. Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Money issues happen and I was glad I went to a pay day lending store. I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.
I have a positive experience to share about my payday loan. After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could nt pay by myself. I am lucky I did nt fall behind on my medical bills and ruin my credit score.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

When I did nt have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I ca nt afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.

You need to know that a pay day loan helped me out tremendously. When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

I do nt feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

I never realized how hard it was to pay bills, and now that I m out on my own I m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do nt fall behind. Those loans have helped immensely when I feel like I do nt have enough to cover bills.

When I m in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With pay day loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.
I have benefited from a pay day loan and wanted to share my experience with you. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

When I needed help a payday loan was there. The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.

If it is not broke, please do not fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That’s when payday loans are helpful and I’m glad they’re available.
I found my payday loan experience a positive one and wanted to share it with you. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Payday loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck cannot quite cover everything I have to pay for.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.
January 13, 2016

I have gotten payday loans over time and have nothing but positive things to say. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

With medical insurance deductibles rising, I ve found that it s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It s a quick and cheap alternative when you need money fast.

I used a payday loan to pay for my insurance, which I knew I needed but was nt able to afford in a big payment. I do nt own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Please know that a payday loan helped me and I hope this credit option is still available in the future. After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.
I wish you would keep pay day lending available because one of the companies has really helped me out. I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.
When I had some money trouble I used a payday loan and am happy I did. My bills do not wait for me so I cannot wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could not imagine where my family and I would be if this option was taken away from us.

I feel like the government is always looking to control something. I rely on pay day loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

A lot of people look forward to the holidays, but in the past, I have not been XXXX of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.
A payday loan made a positive impact in my life. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did nt have any unexpected fees. I m so glad this option was available to me.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!
Very excited to share my story about my payday loan experience. I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I walked away very impressed with the staff's knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Pay day loans should be used responsibly; they should be used to help people when they need the money. I did not have enough money to pay my taxes and needed to pull out a loan to help me out. I'm glad it was there when I needed it.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I am glad that I am able to get a payday loan when I need it, like when I have bills or taxes that are higher than I expected. Payday loans help me deal with the bumps in the road of life and stay away from the trouble of not paying.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework – it was a life saver.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

I share my story about payday lending because it is important to keep this credit option open. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.
I want to tell you why a payday loan is so important to me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a payday loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

At a difficult time a pay day loan helped me solve a problem. This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

The positive impact that a payday loan has made is important which is why I want to tell you my story. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.
I support pay day loans because I had a good experience. I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they didn’t try to use language that would confuse me.

 Nobody enjoys paying bills, but it has to be done. When I was struggling to make ends meet, pay day loans gave me the assistance I needed to take care of my debts. I’ve highly recommended pay day loans to friends and family because of my own experiences.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I couldn’t imagine what I would have done without this loan.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.
When there was nowhere to turn a payday loan helped me. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

I’ve used short-term loans to pay my taxes before, and I’m glad that they were around for me. I chose to take out a loan rather than face the IRS or pay a late fee. In the end, this was the cheapest and easiest option for me.

Every XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I don’t have to pay additional costs. It was an absolute life-saver.

I don’t want anyone to know my business and when I needed money I didn’t know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

Payday loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can’t always afford the repairs, and when that happens I take out a payday loan. Since you never know when you’re going to need to fix something, it’s hard to have the money to pay for it saved away.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I couldn’t rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.
I can not imagine where I would be if I had not gotten a payday loan. I do nt like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do nt have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I m getting into.

How come a few people in Washington, XXXX can plan my life for me? I am capable of making my own decision and do nt need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I m sure I will continue to use them in the future.

The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any problems.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It s a quick and cheap alternative when you need money fast.
I used a payday loan and it got me out of a jam. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

My car needed a repair and I couldn't afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

The worst part about water and power bills is that if you don't pay them, they get cut off, and you need both those things. When I really can't pay those bills on time, I turn to pay day loans to help me.

I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Costs from an ATM transaction or a late bank fee can be expensive. I'd rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

Sharing my story about payday lending is important. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
January 12, 2016

I urge you to keep payday lending available to all Americans. It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

When I did not have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for people like me who do not have a lot of options for short term loans.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

January 12, 2016

I can not say enough about the importance of my payday loan. I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I’m so glad I got insurance because it put me at ease knowing my things were safe.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

January 12, 2016

Please understand that a payday loan is very important to me. My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.
It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I like having the option of getting a payday loan when something comes up in my life, like a home repair that I cannot handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

An incident at home caused damage and I did not have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

XXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That is why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXX would not have been able to give my kids any gifts.

Kids are expensive, and if one of them gets sick or hurt, they are even more expensive. My family has used payday loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With payday loans, we can focus our worries on broken bones, not a broken budget.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I am glad they were available to me.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.
I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it has made a real difference for me. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

My story about my payday loan is important and it can help others in need. I cannot believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

I wanted to let you know that a payday loan was important to me. Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I've used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

I am grateful for the payday loan I used. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I share my payday lending story with you because it is important to keep this option available. It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it's always worked out well.

I want a complaint but it want come. the person say is work for globe collection agency out of XXXX IL. He threatening me saying they gone sue me for a online payday loan. i didnt do a online payday. they have all my information and they already took a XXXX out my credit card. he call everyday threatening me. they is XXXX they want to pay XXXX by XX/XX/XXXX. want to take it out of my debit account. please help.

A payday loan is not a bad thing and I hope to share my story with you. It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.
I am so happy that I turned to a payday loan when nothing else was available to me. Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.
A loan from a pay day store really helped me and I want to keep this option open to everyone. Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are XXXX of many options and sometimes this is the best XXXX.

I hate taxes but I have to pay them. If I do not, I could be in a lot of trouble! So payday loans have helped me in the past when I did not save enough money to cover all my taxes. I’m thankful that this was an option.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able to make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck cannot quite cover everything I have to pay for.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That’s when payday loans are helpful and I’m glad they’re available.
I want to tell you my story as to why a payday loan was important to me. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I am so happy that I turned to a payday loan when nothing else was available to me. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

At a challenging time, a pay loan helped me fix a situation that was important to me. Banks can be complicated and confusing places for loaning people money. I don’t feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

At a challenging time, a pay loan helped me fix a situation that was important to me. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.
I used a payday loan and it got me out of a jam. The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I’m happy I used this type of loan.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

I couldn’t make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I didn’t have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I don’t always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I couldn’t believe it when I saw how high my cable bill had been. I didn’t even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Sometimes minor things turn into big repairs. Payday loans are great in those situations, whether I’m buying parts or hiring someone to
When I got in trouble a payday loan helped me. I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

When I want to borrow money, I do nt feel like it s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan.

I share my payday lending story with you because it is important to keep this option available. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

I do nt have a perfect credit score, so the bank wo nt give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I ve tried to use a traditional bank, I was turned away.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.
When there was nowhere to turn a payday loan helped me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

I have benefited from a pay day loan and wanted to share my experience with you. A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle. Don’t, limit my choice
January 11, 2016

Please do not take the payday loan choice away from consumers because one helped me very much. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

When things break at home, it's never expected, and they almost always have to be fixed immediately. I've relied on payday loans to guide me through those times, when I need to pay for something that I did not have the money for.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

January 11, 2016

The cash I got from a payday loan helped me solve a need and made an important difference in my life. Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.
Sharing my story is important because others may need the same credit option of a payday loan like I did. When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I am glad I was able to get it, and I do not think we should change the way these loans work.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I cannot make the payments. These loans are life savers!

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid's medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had one less thing to worry about.

XXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for I obtained a payday loan and I wanted to share my story with you. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.
I want to share my situation as to why a payday loan was a good experience for me. Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

It s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Money issues happen and I was glad I went to a pay day lending store. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do nt want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I wanted to let you know that a pay day loan was important to me. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

During fall and winter, the holidays really stack up on the calendar -- whether it s XXXX or the XXXX season. And if I m being honest, the bills stack up this time of year as well. That s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.
You need to know that a pay day loan helped me out tremendously. Taking out this loan did nt add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I recently used a short-term loan for a very necessary family expense : groceries. With food prices skyrocketing over the last few years, it s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

There are a lot of options out there for people that want to get a loan. That s what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I urge you to keep an open mind on payday because I have a good story to tell. The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

I am tired of having to play by the bank s rules. Payday loans are so easy and I do nt have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Not all payday stories are bad, so please take time to read my positive experience. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did nt have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I m glad I have that option when my paycheck ca nt quite cover everything I have to pay for.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Whether it s a family member s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That s why I ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.
Banks do not loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would've been impossible without the loan.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some daycare expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.
I can not say enough about the importance of my payday loan. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

The times I’ve needed money, I’ve needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Payday loans are a good alternative to asking family for money when things break at home. I’ve used them especially for home repairs. You never know when those could fall apart.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

My children are young and creative and I did not want to stifle that creativity because I could not afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

I’ve used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I’m so glad to have found this simple credit product.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I Taking out a payday loan was very positive and I think it is important to share my story with you. Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.
I have had a good experience with my loan from the payday loan company. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

I used a loan to help pay for my insurance. I m so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would nt have had the money to afford paying for the insurance.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

When the tax bill comes, sometimes you do nt have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That s what these loans are for -- people with no other option and payments they have to make.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

Please support pay day lending because it did help me. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.
I am glad that I turned to a pay day loan when nothing else was available. I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

At a time when I needed help I turned to a payday loan. Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account ca nt handle the extra bill, like during tax season, and I have turned to payday loans to help me.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It s a quick and cheap alternative when you need money fast.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could nt pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Pay day loans have helped me multiple times when I could nt make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have nt been able to handle the bills that come with expenses around that time of year. I really was nt sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.
I have a good story to tell about the payday loan I got. To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

A payday loan has made a positive impact on my life and I wanted to share my story. A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.
January 11, 2016

I hope you will listen to my story as to why a payday loan helped me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I’m glad that I am able to get a payday loan when I need it, like when I have bills or taxes that are higher than I expected. Payday loans help me deal with the bumps in the road of life and stay away from the trouble of not paying.

The payday loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

XXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I’m so glad that I used this loan to help my situation.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it
Money issues happen and I was glad that I turned to payday to assist me. Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

Where would I be without pay day loans? My house probably would’ve fallen into total disrepair by now. I use the loans to pay for things I didn’t think would ever break. It’s hard to pay for repairs even when you know certain things are getting old and you’re saving up to replace them.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I don’t have to ask my family for help when I’m worried about getting all my bills paid.

Costs from an ATM transaction or a late bank fee can be expensive. I’d rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

When the holidays came, we didn’t know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

It feels terrible when you don’t have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I can’t make the payments. These loans are life savers!

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could
Sharing my story about payday lending is important. My car broke down and I didn’t have any other choice but to pull out a short term loan. I’m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I couldn’t imagine where my family would be without this type of loan, so please do not take this choice away.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I expected to get money back on my tax returns this year but instead owed the government. I didn’t budget for that and needed to take out a loan to pay. This was a great option for me.

My story about my payday loan is important and positive. Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

If I were you, I have never seen such kind of coward who subdue by XXX magic and scare others by deals., would be what it would be. XXX where the coercion starts and treat or seal it accordingly., by restoring peace of all the destructed scam targets who were made dependents more or less by payday loan which pledged ($5.00) XXXX for mental illness and more guns. XXXX where the fer is going.

Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.
January 10, 2016

The payday company I took my loan from has helped me tremendously. It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

Honestly, I do not know what I'd do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

January 10, 2016

You need to know that a pay day loan helped me out tremendously. Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I've used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

I know what I'm getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I'm glad this is an option that is available to me. This loan is not complicated and so easy to understand.

The appointments at my doctor's office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let's try to keep government out of this and do what is right for all families who use this product.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.
I hope you will take time to read my positive story about my payday loan. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a payday loan in order to help me with the payments.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

Please know that a payday loan was important to me. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

At a challenging time, a payday loan helped me fix a situation that was important to me. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

There are such few options out there that are as easy to use as a payday loan. These loans are just a XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Child care is expensive, especially if it is needed without much warning. If my work schedule gets shuffled or if my child is sick and I can't be home, I've relied on babysitters. Paying for them is a burden, and I've taken out a loan before to help with that cost.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it is wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

Taxes are not fun but they are a reality of life. Sometimes, my taxes are much higher than I expect and I cannot pay what I owe. I have used payday loans to get the money I needed and get the government off my back.

It is hard enough to get good credit in today's economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I am so glad to have found this simple credit product.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child's school supplies. Without the loan my child would have missed out on important opportunities in their education.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would have had to borrow people's cars to get to work, and that is a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.
A payday loan was so important to me that I wanted to share my experience with you. As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

Fixing things around the house is hard both in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I am so glad that I am protected again.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

Holidays and special occasions always seem to take a toll on my wallet -- whether it is XXXX, family birthdays or a wedding anniversary. In the past, I had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. A cash advance is such an easy and affordable product. It’s simple to understand and allowed me to save some money as well.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

When I need cash, I need it right away. I cannot always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

Money issues happen and I was glad that I turned to payday to assist me. Having a house full of kids means lots of accidents that involve some home repairs. For those times a payday loan comes in handy around the house.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

Please do not limit the use of payday loans because I really needed one. Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

As my kids have gotten older, I’ve found that it is important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.
A payday loan has been a good thing for me so I wanted to share my experience. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

The times I've needed money, I've needed it immediately. I couldn't wait around for a bank to process an application, and I didn't know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It's a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

More often than not, I'm living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I don't have to worry about making payments or dealing with the pesky IRS.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

After having a lot of work done to my car, the bill came and I wasn't able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.
It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I support the use of payday loans because I had a positive experience. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

The government needs to stay out of my wallet! I can make my own decisions and do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

I am happy that I had the choice of a payday loan to use. Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.
I have a positive experience to share about my payday loan. I am so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a pay day loan.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it's a quick and cheap alternative when you need money fast.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I don't pay late fees or have the utility company shut off service to my house.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it's always worked out well.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do nt have to worry as much about the payments and can focus on staying healthy.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have nt been able to handle the bills that come with expenses around that time of year. I really was nt sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

After having a lot of work done to my car, the bill came and I was nt able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

In my experience, a pay day loan worked well to get insurance for the year. I could nt afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a pay day loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.
Sharing my story is important because others may need the same credit option of a payday loan like I did. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do nt quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is nt something I have time to prepare for otherwise.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Usually I m really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.
I can not begin to tell you how great my experience was about my payday loan. When things break at home, it's never expected, and they almost always have to be fixed immediately. I've relied on payday loans to guide me through those times, when I need to pay for something that I didn't have the money for.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it's always worked out well.

When my wallet was spread thin over the holidays, I didn't know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

To help pay for my child's school supplies I got a payday loan this year. Without it, I wouldn't have been able to get the necessary supplies for my children to be able to do their work each day.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I can't always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

My car broke down and I didn't have any other choice but to pull out a short term loan. I'm so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

A payday loan made a positive impact in my life. Taking out a short-term loan during the holiday season was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.
I know that a payday loan saved me and wanted to tell you about it. As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.
I was thankful for my payday loan experience and I wanted to share it with you. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do nt expect.

My family has used pay day loans many times, and we have nt had a bad experience yet. I do nt know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I m glad that pay day loans were there when I needed them to pay my taxes. I got a bill I was nt able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.

Last year we did nt know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would nt have been able to go to work every day which might have cost me my job.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over – even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.
I have a good story to tell about the payday loan I got. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I don’t fall behind. Those loans have helped immensely when I feel like I don’t have enough to cover bills.

I have a lot of pride and when I couldn’t pay my bills, I knew I couldn’t turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I had to take out a payday loan in order to cover my taxes after unexpected expenses snuck up on me, and I’m glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to XXXX Americans like me.
I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

When the banks cannot help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.
I have benefited from a pay day loan and wanted to share my experience with you. When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

To help pay for my child’s school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could not imagine where my family and I would be if this option was taken away from us.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.
I am glad that I turned to a payday loan when nothing else was available. I needed money and did not know where to turn. I thought about going to the pawn shop but did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.
January 9, 2016

When no one else could help a payday loan was there and so I wanted to tell you my story. It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we do not have the cash. It is almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

During fall and winter, the holidays really stack up on the calendar -- whether it’s XXXX or the XXXX season. And if I’m being honest, the bills stack up this time of year as well. That’s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.
January 9, 2016

I want to share my situation as to why a payday loan was a good experience for me. Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I cannot imagine how much harder this year would've been without the possibility of getting a payday loan!

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

Kids are expensive, and if one of them gets sick or hurt, they're even more expensive. My family has used payday loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With payday loans, we can focus our worries on broken bones, not a broken budget.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

January 9, 2016

I am happy that I had the choice of a payday loan to use. Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account cannot handle the extra bill, like during tax season, and I have turned to payday loans to help me.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.
I can not imagine where I would be if I had not gotten a payday loan. I never realized how hard it was to pay bills, and now that I m out on my own I m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I don t have enough to cover bills.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

I can not imagine where I would be if I had not gotten a payday loan. Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.
I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

XXXX is nt always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could nt have traveled to see family and XXXX would nt have been able to give my kids any gifts.

Once in a while, I need a small loan and I do nt want to bother my family. A lot of the time banks and credit unions wo nt even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does nt remove a lending option that s always worked well for me.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would nt have been able to go to work every day which might have cost me my job.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

I ca nt always wait to get the money I need to pay my bills. Payday loans make it possible so that I do nt have to pay high interest rates or late fees. This was by far the cheapest option for me.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.
I have benefitted from a pay day loan and wanted to share my experience with you. An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won't even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I am confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I've used short-term loans to pay my taxes before, and I am glad that they were around for me. I chose to take out a loan rather than face the IRS or pay a late fee. In the end, this was the cheapest and easiest option for me.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can't pay those bills on time, I turn to pay day loans to help me.

I never knew how expensive my phone bill could get until recently. I didn't budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.
When I got in trouble a payday loan helped me. Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Have you tried to get a XXXX dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

More often than not, I'm living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

Wear and tear on my house can not be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I've taken out payday loans for the extra money quick.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Sometimes I have spikes in my power bill that I can not even explain. When that happens I get a payday loan and pray that the next month will not be so bad.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks can not take care of. I have a positive story to share with you. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.
I wish you would keep pay day lending available because one of the companies has really helped me out. The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I’m so glad there is one right by my house to make it even easier for me.

My children are young and creative and I did not want to stifle that creativity because I could not afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

Nobody enjoys paying bills, but it has to be done. When I was struggling to make ends meet, payday loans gave me the assistance I needed to take care of my debts. I’ve highly recommended payday loans to friends and family because of my own experiences.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Payday loans are a great option for me to hire someone to repair it for me. Now I don’t have to worry.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to When I had some financial issues I used a payday loan and am grateful the choice was there. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.
Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

Nobody enjoys paying bills, but it has to be done. When I was struggling to make ends meet, pay day loans gave me the assistance I needed to take care of my debts. I've highly recommended pay day loans to friends and family because of my own experiences.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

I had to get a lot of work done on my home and it was not something I was able to ignore. I really needed to get my house fixed and my insurance really was not helpful. In order to pay for everything, I got a pay day loan. It was so easy and really gave me a helping hand.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I've taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

Taking out a pay day loan was good for me and I think it's important to tell you why. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
A payday loan was so important to me that I wanted to share my experience with you. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

When I needed a small loan I did not have many options and I did not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I live in a very old house, and have to fix stuff a lot. Sometimes it's more expensive than I ever could've imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Why does the government all of a sudden want to get rid of payday lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the
January 9, 2016

How great for me that a pay day lending store was around the corner when I needed it. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

I love my house but it’s been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I’ve started getting pay day loans to repair anything I cannot pay for out of my own pocket.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That’s what these loans are for -- people with no other option and payments they have to make.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

My family would not be able to manage all our home repairs without pay day loans once in a while. I’ve taken them out for all sorts of things these last few years, and they’ve always been a good solution when money is tight.

My story is not unique but it is important to me and I wanted to share it. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seem to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.
I want to tell you why payday lending is important. Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.
I am one of the many people that have enjoyed my experience with a payday loan. Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a pay day loan and pray that the next month won't be so bad.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I'm glad I found out that payday loans were available.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I'm glad that I can go to a pay day lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I can't bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

Why does the government all of a sudden want to eliminate pay day loans? I've used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

Whether it's XXX or XX/XX/XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can't handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.
I share my payday lending story with you because it is important to keep this option available. I needed money and did not know where to turn. I thought about going to the pawn shop but did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.
At a challenging time, a short term loan helped me fix a situation that was important to me. I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was nt able to pay the entire bill. I took out a pay day loan to pay what I could nt afford and was able to pay my bill.

It s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I m in need of some help.

Sometimes I have spikes in my power bill that I ca nt even explain. When that happens I get a pay day loan and pray that the next month wo nt be so bad.
January 9, 2016

Please do not believe that all short term lending is bad, because I had a very good experience. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

Payday loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can’t always afford the repairs, and when that happens I take out a payday loan. Since you never know when you’re going to need to fix something, it’s hard to have the money to pay for it saved away.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

January 9, 2016

Please support payday lending because it did help me. Why is the government interfering with something that has helped Americans so much? Without payday loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.
I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I cannot tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

Sometimes minor things turn into big repairs. Pay day loans are great in those situations, whether I’m buying parts or hiring someone to make a repair that I cannot manage. These loans have been an huge help.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

When in a bind I turned to a payday loan and it helped me. Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.
Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

Keeping our house nice and neat is extremely difficult when you have a family. I’ve taken out pay day loans to make sure our house is a safe place for them to grow up in.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
I support the use of payday loans because I had a positive experience. It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we do not have the cash. It’s almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I needed some repairs done to my house but I couldn’t afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I’m glad this option was available to me.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

I’ve used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.
January 9, 2016

I hope you will take time to read my positive story about my payday loan. When I need cash, I need it right away. I can't always wait around for my bank to process a ton of paperwork, and I didn't know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I couldn't believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to payday loans, I have not had to be delinquent on any of the bills I've had.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

January 9, 2016

When there was nowhere to turn a payday loan helped me. It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

January 9, 2016

A payday loan helped my family and it was important for me to share my story with you. I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.
Payday lending is a good thing and I wanted to tell you why I believe it is. I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I am in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It is a quick and cheap alternative when you need money fast.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I know what I am getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I am glad this is an option that is available to me. This loan is not complicated and so easy to understand.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

An incident at home caused damage and I did not have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would have been impossible without the loan.

I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.
Payday lending is a good thing and I wanted to tell you why I believe it is. With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

I needed to get my car fixed but didn't have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to daycare. My payday loan has helped me get through these times and provide quality care while my children are sick.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a payday loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it doesn't cover everything. Payday loans helped me where insurance would not.
Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I can't pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

Pay day loans should be used responsibly; they should be used to help people when they need the money. I did not have enough money to pay my taxes and needed to pull out a loan to help me out. I'm glad it was there when I needed it.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I can't always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I've got a lot a few mouths to feed in my household. And when groceries become unmanageable, I've gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to
A payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

The government needs to stay out of my wallet! I can make my own decisions and I don’t need people telling me what to do with my money. I don’t limit who you can borrow from, so why should you be able to limit my choices?

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they don’t ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.
Cash advance loans are not bad because I had a very good experience with mine. I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can't pay on my credit card.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

Thanks to the payday loan my child does not have to miss out on important opportunities to learn. I was going to have to cut some of the important supplies that were needed but now we do not have to sacrifice those.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I'm glad this was an option for me.

It's so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.
At a time when I needed help I turned to a payday loan. Getting a pay day loan really could nt have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

My car needed a repair and I could nt afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

I have a lot of pride and when I could nt pay my bills, I knew I could nt turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

When money was tight, I was nt sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do nt have to stress out about any car troubles for the near future hopefully.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
I hope you will listen to my story as to why a pay day loan helped me. Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I can’t even imagine the consequences if our power or water got shut off.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Please do not believe that all short term lending is bad, because I had a very good experience. The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. Holidays and special occasions always seem to take a toll on my wallet -- whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

As a parent, back to school supplies can add up quickly. With a pay day loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.
I want you to know what a good experience I had with my payday loan. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

Once in a while, my family gets a loan to pay our bills so we don't have to be late. Especially with kids, I can't even imagine the consequences if our power or water got shut off.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

As important as seeing a doctor regularly is, sometimes it's not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.
Of the many stories you get please read mine because it is important to me. From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

Pay day loans should be used responsibly; they should be used to help people when they need the money. I did nt have enough money to pay my taxes and needed to pull out a loan to help me out. I m glad it was there when I needed it.

Pay day loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

As important as seeing a doctor regularly is, sometimes it s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do nt quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is nt something I have time to prepare for otherwise.

I had an important insurance payment due that I just could nt make so I got a payday loan to avoid losing the insurance. If I had nt, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

The worst part about water and power bills is that if you do nt pay them, they get cut off, and you need both those things. When I really ca nt pay those bills on time, I turn to pay day loans to help me.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

I want to tell you my story as to why a payday loan was important to me. Taking out this loan did nt add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

Keeping our house nice and neat is extremely difficult when you have a family. I've taken out payday loans to make sure our house is a safe place for them to grow up in.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Getting a payday loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I am so glad this option was available to me.

At a challenging time, a pay loan helped me fix a situation that was important to me. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.
January 9, 2016

Please do not take the payday loan choice away from consumers because one helped me very much. I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I feared that my child's education would suffer, but the payday loan helped me at least get all of the supplies they needed in time for the first day of school. Thanks to this loan I do not have to worry about my child being unprepared in the classroom.

I've used payday loans to pay my taxes. This was a life saver. I did not think I would be able to pay all my bills and my taxes without help, and I was right. Fortunately, help was there when I needed it. I'm grateful I could get a payday loan.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I am worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

I've used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

My family would not be able to manage all our home repairs without payday loans once in a while. I've taken them out for all sorts of things these last few years, and they've always been a good solution when money is tight.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and when. Please keep these kinds of advances and loans an option for people like me.

It's so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

At a time when I needed help I turned to a payday loan. When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.
I support the use of a payday loan because I had a positive experience. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

Recently I have needed to purchase a new car. Being able to do a short term loan helped me to be able to purchase the car I wanted while it was still available.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

It s my money. My choice to do what I want and make my own financial decisions. It s easy to be the big guy on top and not know what the average joe goes through. Limiting us does nt help.

I turned to a payday loan for assistance and I am glad that I did. Whether it s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could nt do it.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.
I have a good story to tell about the payday loan I got. How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I am sure I will continue to use them in the future.

Payday loans should be used responsibly; they should be used to help people when they need the money. I did not have enough money to pay my taxes and needed to pull out a loan to help me out. I am glad it was there when I needed it.

My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My payday loan helped me get through this difficult period and my children did not have to suffer from it.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I can't afford the supplies, I've gotten a payday loan and have found them very helpful.

As a parent, back to school supplies can add up quickly. With a payday loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I am glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

While payday loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used payday loans to make some of the payments. I would not have been able to make it work sometimes.

A payday loan is not a bad thing and I hope to share my story with you. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.
I share this story with you because I think payday lending is important. Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did not have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I cannot afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

I never like paying bills, but somehow water bills are my least favorite. When they are high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
I know that a payday loan saved me and wanted to tell you about it. While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a paid day loan in order to afford insurance and I was so glad I did because it put me at ease knowing I was protected.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you don’t know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

When the bills come and I don’t have the money to pay, I don’t have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I wouldn’t fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.
Taking out a payday loan was good for me and I think it is important to tell you why. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don’t waste your time on payday loans especially when good people need them to get by.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

When my wallet was spread thin over the holidays, I didn’t know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

I’m glad that pay day loans were there when I needed them to pay my taxes. I got a bill I was not able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.
I’m happy that I got a payday loan and needed to tell you how it helped me. The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

Payday loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I’ll probably use a payday loan again!

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and didn’t add any drama to an already stressful situation.

Using my credit cards when I don’t have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I can’t always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

Family expenses add up — this is news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they didn’t try to use language that would confuse me.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Usually I’m really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

Very excited to share my story about my payday loan experience. I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.
Grateful to have had the choice available to me on a payday loan. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

After everything was said and done, these short-term loans were my cheapest option. I didn’t have to pay any late penalties and there were no hidden fees.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

When the holidays came, we didn’t know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.
I hope you will not take payday loans away because I have a good story to tell. The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Last year we did nt know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do nt have to ask my family for help when I m worried about getting all my bills paid.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

Very excited to share my story about my payday loan experience. We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could nt believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I ca nt afford, I use payday loans. That way, I do nt have to worry about those high interest rates or late fees from the credit card companies.

I do nt understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.
There are many reasons why I support payday lending but I want to tell you why it helped me. In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I do nt feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can not handle the extra bill, like during tax season, and I have turned to payday loans to help me.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do nt want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

I ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Pay day loans helped me where insurance would not.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can not handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.
I am excited to share my story about my payday loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I wouldn’t fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

My house can be described as old and creaky at best so I get angry with how expensive the never-ending repairs can be. Payday loans are a convenient choice to help support me and get the job done.

At a time when I needed help I turned to a payday loan. When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch. I used payday loan to help with the cost of my child daycare, its easy and short.

I am one of the many people that have enjoyed my experience with a payday loan. The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to payday loans to help me.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.
Sharing my story about payday lending is important. I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute lifesaver.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

The cash I got from a payday loan helped me solve a need and made an important difference in my life. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Not all payday stories are bad, so please take time to read my positive experience. Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.
Sharing my story about payday lending is important. Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I’m glad they were available to me.

When the holidays came, we didn’t know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.
I support pay day loans because I had a good experience. As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Utility bills are an unfortunate part of life. They cannot be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do not fall behind and get my power shut off again.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

I'm glad that I can go to a pay day lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This My family had a good experience at a tough time because of a payday loan. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.
I have had a good experience with my loan from the payday loan company. My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years payday loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I have more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
I want to share my situation as to why a payday loan was a good experience for me. I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

Why does the government all of a sudden want to get rid of pay day lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I don't have to stress out about any car troubles for the near future hopefully.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I'm so glad that I am protected again. The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.
When in a bind I turned to a payday loan and it helped me. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

I cannot imagine where I would be if I had not gotten a payday loan. ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

Why is the government interfering with something that has helped Americans so much? Without payday loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Usually I’m really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

You must be aware that there are good stories about payday lending and I am XXXX of those stories. I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.
January 8, 2016

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

Pay day loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would have had to neglect if I did not have the option of the loan.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I’m glad I did. Everything was very easy and this was a perfect option for me.
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Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I'm glad I did. Everything was very easy and this was a perfect option for me.
I support payday lending because it has made a real difference in my life. Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

I don't like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I don't have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I'm getting into.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.
I used a payday loan and it got me out of a jam. I can't believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I don't know where else I would have gone to get such a short term loan.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I like the idea of short-term credit because I don't want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

I'm glad that I can go to a pay day lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. XXXX time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

I'm so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a pay day loan.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Whenever I need work done on my home I know it will end up costing me. When I'm not able to afford the bill, I turn to my local payday loan store to help me out. It's great knowing they are there for me when I need it.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Payday loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone to believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.
When no one else could help a payday loan was there and so I wanted to tell you my story. A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. When you’re the responsible for providing for a family, costs can quickly add up. This is especially true during the season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
Cash advance loans are not bad because I had a very good experience with mine. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Repairs on a house are terrible, especially since I can't manage most of them myself. Thanks to payday loans, I have the ability to hire someone to do them for me and I don't have to worry.

After having a lot of work done to my car, the bill came and I wasn't able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I always worry about locking my doors because I don't want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I can't pay for that insurance so I have to use a short-term loan. I was very happy with my experience and didn't have to get rid of my insurance plan.

Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

Too many people get into major debt and big trouble with credit cards. I don't have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and XXXX that banks can not take care of. I have a positive story to share with you. When my car broke down I was worried I would nt be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

Using my credit cards when I do nt have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do nt have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

At a difficult time a payday loan helped me out. My kid s birthday was coming up and I did nt have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid s birthday memorable.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did nt have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.
January 8, 2016

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I’m glad that payday loans were there when I needed them to pay my taxes. I got a bill I was not able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

At a difficult time a payday loan helped me out. Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
I have a good story to tell you about the payday loan I was able to obtain. Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that always worked well for me.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I am glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.
I need you to know how important my payday loan was to me. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

During fall and winter, the holidays really stack up on the calendar – whether it’s XXXX or the XXXX season. And if I’m being honest, the bills stack up this time of year as well. That’s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

The interest rate of credit card companies is always changing. With it being so unpredictable, you can’t really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It’s a lot easier for me.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to payday loans to help me out. This was great and made sure I didn’t have to pay any of those dreaded late fees.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

I got a loan to help me with a home repair, and am so glad I did. Now that it’s all fixed I do not have to worry anymore. Without the loan I would’ve been forced to ignore all the broken parts.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

When I fell behind financially, taking out a payday loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier.
My family had a good experience at a tough time because of a payday loan. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Payday loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I cannot pay for them on my own I get a pay day loan. Without payday lending, my house would be in much worse shape.

I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Holidays and special occasions always seem to take a toll on my wallet -- whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and didn't have to ruin my credit score either.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we don't have to worry as much about the payments and can focus on staying healthy.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I don't know how to do, or do not have time to do.

I've had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.
Please know that a payday loan helped me and I hope this credit option is still available in the future. When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

Sometimes my phone bill is just impossible to pay, I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I have a good story to tell about the payday loan I got. Times were tough last XXXX, and I did nt know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I got the quote back from my insurance company and I could nt believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

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Please understand that a payday loan is very important to me. There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

If it is nt broke, please do nt fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

I hope you will share my story and know that a payday loan really helped me. As a XXXX/retired person on a fixed income medical expenses can become costly. Medication and uncovered insurance procedures or treatment can come at anytime. I have used pay day loans to help stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

In the past, I ve used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.
A payday loan has helped me on more than XXXX occasion and I want to share my story with you. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

I have received a phone call requesting me to pay {$570.00} to settle a debt or face a subpoena and court costs. It was supposed to be a payday loan. To date I have no recollection of any payday loan. I have been retired for 2 1/2 yrs from the company this caller said I work for. They mentioned a bank account that has been closed for at least 5 years. I have since received a call daily from this number (XXXX) which I have not answered. This company had my mailing address, email address and the last XXXX of my social. I have an identity theft plan and they told me to ignore this, probably a scam.

I share my story about payday loans because it is important to keep this financial option available to everyone. As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

Getting a payday loan really couldn’t have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

Getting a payday loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I’m so glad this option was available to me.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.
Banks, credit unions and churches cannot fill the void that payday stores provide. That is why I used a payday loan and why it is important to share my story with you. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.

I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.
January 8, 2016

Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

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January 8, 2016

I have a good story to tell about the payday loan I got. I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a payday loan would be.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.
I used a payday loan and I am very glad that I did. The fact is that if I had not taken this payday loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XOXO with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

I like having the option of getting a payday loan when something comes up in my life, like a home repair that I can’t handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

I’ve taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Health care costs continue to grow and doctors visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great — I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it has made a real difference for me. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Rather than a traditional loan, I applied for a payday loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.
January 8, 2016

When I had some financial issues I used a payday loan and am grateful the choice was there. A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Having a house full of kids means lots of accidents that involve some home repairs. For those times a pay day loan comes in handy around the house.

When my checkbook is extra-busy during the holiday season, it's nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I have benefitted from a pay day loan and wanted to share my experience with you. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to pay day loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I needed some repairs done to my house but I couldn't afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I'm glad this option was available to me.
January 8, 2016

You need to know that a pay day loan helped me out tremendously. Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Repairs on a house are terrible, especially since I cannot manage most of them myself. Thanks to pay day loans, I have the ability to hire someone to do them for me and I don't have to worry.

Payday loans are not bad because I had a very good experience with mine. Why does the government all of a sudden want to eliminate pay day loans? I've used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

I've used pay day loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I've never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

When it comes to home repairs, I'm really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I've been able to stay on top of repairs and other home-related expenses.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
How great for me that a pay day lending store was around the corner when I needed it. The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it is wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day XXXX will have what I need to pay it back and not lose any property.

Without the option of a payday loan I do not know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I am glad this option was available to me so that I could make the payment on time.
January 8, 2016

I have a positive experience to share about my payday loan. Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

The worst part about water and power bills is that if you don’t pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to payday loans to help me.

It’s hard enough to get good credit in today’s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fall back on my bill.

I don’t want anyone to know my business and when I needed money I didn’t know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.
Money issues happen and I was glad I went to a pay day lending store. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Pay day loans are a great option for me to hire someone to repair it for me. Now I don’t have to worry.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don’t quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and isn’t something I have time to prepare for otherwise.

Money issues happen and I was glad I went to a pay day lending store. A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.
Sharing my story with you because a payday loan has helped me. Tax season is never a fun time of year. When the time comes and I can’t pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I’m so glad to have found this simple credit product.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.
A payday loan has made a positive impact in my life so please read my story. Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I'm sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I never had insurance before until a friend suggested I look into it. I don't have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I don't use it very often but I was glad I did when a problem came up that I wasn't expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.
I hope you will share my story and know that a payday loan really helped me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child's school supplies. Without the loan my child would have missed out on important opportunities in their education.

I obtained a payday loan and I wanted to share my story with you. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank cannot help me out, I turn to payday loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.
I have had a good experience with my loan from the payday loan company. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Payday loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and payday loans can help them stay afloat. Please consider the many benefits of payday loans and keep them accessible as an option for us.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won't spend as long in debt to someone else.

At a difficult time a payday loan helped me solve a problem. Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Without the option of a payday loan I do not know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

My story is not unique but it is important to me and I wanted to share it. Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it's a quick and cheap alternative when you need money fast.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.
A payday loan was so important to me that I wanted to share my experience with you. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

A cash advance is such an easy and affordable product. It’s simple to understand and allowed me to save some money as well.

It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we do not have the cash. It’s almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, I want to tell you why a payday loan is so important to me. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

My story is not unique but it is important to me and I wanted to share it. The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day XXXX go in, and pay it down the same day I get paid.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
January 8, 2016

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

January 7, 2016

Very excited to share my story about my payday loan experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would have been impossible without the loan.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

My bills do not wait for me so I can’t wait to get the money. Payday loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.
You must be aware that there are good stories about payday lending and I am one of those stories. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I hope you will listen to my story as to why a pay day loan helped me. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I m glad they never tried to take advantage of me.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did nt have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

When my child s birthday was coming up, I did nt have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid s birthday a memorable one!
Taking out a pay day loan was good for me and I think it s important to tell you why. When I heard how much my insurance was going to cost, I did nt think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I m glad I was able to get it, and I do nt think we should change the way these loans work.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my
At a troubling time a payday loan came in handy. XXXX of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Kids are expensive, and if XXXX of them gets sick or hurt, they are even more expensive. My family has used payday loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With payday loans, we can focus our worries on broken bones, not a broken budget.

Sometimes minor things turn into big repairs. Payday loans are great in those situations, whether I am buying parts or hiring someone to make a repair that I cannot manage. These loans have been an huge help.

I share my story because I want you to understand that a payday loan helped me when nothing else was available for me. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

When I had some financial issues I used a payday loan and am grateful the choice was there. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Without these types of financial options like the payday loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

Please take time to read my positive story about my payday loan experience. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

XXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.
I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

I can not say enough about the importance of my payday loan. I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.
I have benefited from a pay day loan and wanted to share my experience with you. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

Cash advance loans are not bad because I had a very good experience with mine. Taxes are nt exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We re so thankful that pay day lending could help us make sure I got better.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have nt been able to handle the bills that come with expenses around that time of year. I really was nt sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Last month I had some unexpected bills piling up ; I did nt know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.
I was thankful for my payday loan experience and I wanted to share it with you. It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

It's so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I got a loan to help me with a home repair, and am so glad I did. Now that it's all fixed I don't have to worry anymore. Without the loan I would've been forced to ignore all the broken parts.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

I expected to get money back on my tax returns this year but instead owed the government. I didn't budget for that and needed to take out a loan to pay. This was a great option for me.

I never knew how expensive my phone bill could get until recently. I didn't budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.

My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.
I hope you will not take payday loans away because I have a good story to tell. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

There are some months that I am short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

Money issues happen and I was glad I went to a payday lending store. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I am glad they never tried to take advantage of me.

I hope you will take time to read my positive story about my payday loan. While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it is important for people to make the right choice at a particular time. These loans can be a good value.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It is not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Whether it is XX/XX/XXXX paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.
When I had some financial issues I used a payday loan and am grateful the choice was there. I needed money and did not know where to turn. I thought about going to the pawn shop but did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I am confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

I could not believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

I have a positive experience to share about my payday loan. My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would have had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.
Sharing my story about payday lending is important. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was nt going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would nt have been possible.

I hope you will share my story and know that a payday loan really helped me. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I hate taxes but I have to pay them. If I do nt, I could be in a lot of trouble! So payday loans have helped me in the past when I did nt save enough money to cover all my taxes. I m thankful that this was an option.

Pay day loans are a good alternative to asking family for money when things break at home. I ve used them especially for home repairs. You never know when those could fall apart.

A payday loan is not a bad thing and I hope to share my story with you. If it ai nt broke, do nt fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.
I hope you will not take payday loans away because I have a good story to tell. After my car broke down, I needed to get to work, but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I didn't have to miss any work days because of my car.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

When I first decided to get a payday loan, I didn't know what to expect. After sitting down and talking to someone, I really understood the product and didn't face any unexpected fees.

Without these types of short-term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Thanks to the payday loan my kids don't have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

When the banks can't help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

I like having the option of getting a payday loan when something comes up in my life, like a home repair that I can't handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

There are not many good options out there for a quick, small dollar loan. But I trusted a payday loan store and had a really good experience. Without payday loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

I hope you will share my story and know that a payday loan really helped me. Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I've used the loans properly and sensibly and don't think the opportunity should be taken away from me in the future.
My story is not unique but it is important to me and I wanted to share it. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I will hesitate to use them again when I need to.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

My story about my payday loan is important and it can help others in need. There are a lot of options out there for people that want to get a loan. That’s what makes this country great – I can choose which option to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.
A payday loan was so important to me that I wanted to share my experience with you. I can't believe how easy it was to get a payday loan. The staff answered all my questions and I walked away feeling confident. I don't know where else I would have gone to get such a short-term loan.

When my utility bill came in the mail, I couldn't believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

There are times when I need money for bills but don't have it in the bank. I don't want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and won't get hit with fees by accidentally going over my limit.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I didn't have enough money to pay for everything, I was able to get a payday loan to cover what I could afford.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

When I fell behind financially, taking out a payday loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

I had to get a lot of work done on my car recently and didn't know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow from my family and friends which would have gotten pretty annoying for them.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can't tell you how grateful I am for that, and even if they didn't realize it at the time, I know my family is, too.

When bills start to pile up and you're on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.
I took out a title loan with a company called Cashstand XXXX Inc. back in late XXXX or early XXXX (I cannot remember the exact date but I know it was before I started college). I paid on the loan for a good 9 or 10 months via bank draft (automated at a certain time each month) and suddenly started having problems with my Automatic drafts processing properly to the company. I tried to have the issue fixed through my bank and even after doing my part, the drafts still would not draw from my account & send to the company. After trying everything I could, I was told via email that I would have to mail a payment. When I emailed back & requested an account number to put on my mailed payment I was advised that they could not offer me an account number. This gave me a red flag, and I decided I would not mail a payment to the company without some type of account number or reference number as added proof that my payment was made to my account with them. I advised them via email that I would not mail a payment until they offered me some type of account number. Communication with Cashstand simply fell apart after that. They did not try to stay in contact with me. For over a year no payments were made and no calls from the company were received. Then, all of a sudden, around XXXX of XXXX, we noticed what my husband described as "scouts" driving by our house all the time. Soon after, a tow truck would drive by. There was XXXX attempt by a tow truck from California, to try to hook up to our vehicle, but my husband was able to drive off before the men could attach to our vehicle. After realizing the situation, I immediately started trying to locate company info to try to find out what I could do to pay the loan off and gain our title to our vehicle back. After finding very little about the company online (when there was a wealth of info about them when I made the loan) and after getting no response from the company after leaving several messages, I contacted the Tx XXX who directed me to the XXXX. I spoke with a gentleman on the phone and was able to confirm that the company was not licensed to conduct loans in the state of Texas and their registration as a business in Texas had been revoked for failing to file and pay franchise fees. I was encouraged to make a complaint, however, I was unable to do so because a lot of my documentation I had written down was misplaced or possibly thrown away during a move to a new home. My husband has been scared every day that we would lose our truck (our only vehicle at the time) and has stressed extensively over it. Today, XXXX/XXXX/XXXX I did some research regarding the company online through the state XXXX and discovered that there is administrative & civil action against the representatives of this company by the State XXXX and also found Desist and refrain orders pursuant to XXXX XXXX XXXX XXXX XXXX on file. The documentation lists multiple violations of deceptive natures & can be found at these links: XXXX It is important to note that the reason I took this loan was because the company appeared to have franchise locations ALL OVER the state of Texas including a local branch in XXXX, Texas XXXX XXXX from where I lived. In order to gain the loan, I even had to take our vehicle to the company’s "branch location" which wound up being a XXXX XXXX business, to have pictures made & turn over the title to the vehicle. So that means this company fraudulently operated Cash loans (they advertised payday & title loans in the advertisement that lead me to them). It is also important to point out that this company tried to take our vehicle AFTER they had been ordered to desist & refrain in the state that they claimed their Headquarters were located. I believe they were ordering on criminal activity when they did these things and am glad they were unable to take our vehicle. However, I do not know what happened to our title, since we turned it over to a XXXX business claiming to be affiliated with the XXXX company. I do know that the title does show Cashstand, Inc. as the lienholder (the last time I checked with the TX XXXX and I would like to know how to go about getting our title cleared from this fraudulent activity. I do not know if the state XXXX is aware of these people’s fraudulent activity in Texas and I feel like the state XXXX and Texas both failed in protecting consumers. I also have reason to believe that the XXXX tow company tried to confiscate several people's vehicle in my area (and possibly succeeded) because my husband saw them trying to tie up to another person's vehicle XXXX day when he was driving through town. He watched the owner of that vehicle ram the tow truck trying to get away from them, which resulted in damage to the tow truck and it subsequently being loaded onto a semi. My husband only found this information out by accident as he recognized the tow truck. He was able to get a few poor pictures on his flip phone of the truck on the semi with an illegible name of the tow company on the side, as proof to me that Cashstand was trying to collect as many vehicles as they could from our area. I now believe that the company may have deliberately made it hard for people to pay them their
Please know that a payday loan helped me and I hope this credit option is still available in the future. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

The worst part about water and power bills is that if you don’t pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

I did not want to have to fight the IRS so I always try to pay my taxes on time. Recently, I did not have enough money to pay it all at once so I pulled out a short term loan. I am glad I was able to settle my debts and not have to deal with any government agencies.
I want to tell you why a payday loan is so important to me. Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that always worked well for me.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it is important for people to make the right choice at a particular time. These loans can be a good value.

Received a call on XXXX/XXXX/XXXX that went to voicemail. The call was from XXXX. An automated system left a message indicating a claim with their company, but the claim number spot was blank in the message. I returned the call, as I currently have a car insurance claim being processed. On callback, they knew who I was calling and indicated I owed XXXX ($500.00) for a payday loan repayment from XXXX. They had my SSN and name, and indicated it was originally for ($400.00) and offered to allow me to set up payment arrangements or go to court. I asked for a DVA and they requested my email address. I asked for it in paper, and they said it was an online loan and all documents were online. At no point did they read the FDCPA acknowledgement to me. I told them I’d see them in court and disconnected the call. I’ve never had a payday loan for more than ($100.00), and the few times I had done that many years ago, they were always paid back immediately, and I’ve never defaulted on any. Based on XXXX, this is a scam, but I’m concerned that they were able to identify me by phone number and had my SSN. Any advise would be appreciated. I still have the voicemail saved.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I’m so glad I got insurance because it put me at ease knowing my things were safe.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Home repair supplies are expensive, and I can’t always afford them. I have taken out a few payday loans to pay for what I need to fix things around my house, and I’m lucky that they’re a possibility for me.

In the past, I’ve used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.
I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. The worst part about water and power bills is that if you don't pay them, they get cut off, and you need both those things. When I really can't pay those bills on time, I turn to payday loans to help me.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I didn't have enough money to pay for everything, I was able to get a payday loan to cover what I couldn't afford.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they don't actually make you pay it all back. Payday loans are just a better fit for me.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I don't own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.
I used a payday loan and it got me out of a jam. After I pay my typical monthly bills and expenses, sometimes there is not much left over — even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it is a quick and cheap alternative when you need money fast.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I hate taxes but I have to pay them. If I did not, I could be in a lot of trouble! So payday loans have helped me in the past when I did not save enough money to cover all my taxes. I am thankful that this was an option.

Recent family expenses left me short of what my paycheck could handle. It has been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I cannot imagine this past year without the possibility of getting a payday loan.

When there was nowhere to turn a payday loan helped me. We all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I am glad this was available to me.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I have used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

A payday loan has helped me on more than XXXX occasion and I want to share my story with you. I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

Taking out a short-term loan during the holiday season was XXXX of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I did not want to have to fight the IRS so I always try to pay my taxes on time. Recently, I did not have enough money to pay it all at once so I pulled out a short term loan. I'm glad I was able to settle my debts and not have to deal with any government agencies.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

I used a payday loan to pay for some of our priority family expenses — groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Sometimes I feel like I’m just part of my bank’s bottom line. When my bank can’t help me out, I turn to payday loans. I have never been disappointed with the service I’ve gotten at these stores and I’ve been able to meet my financial obligations.

I wish power bills didn’t exist, but unfortunately they do, and if you don’t pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

When my car broke down I was worried I wouldn’t be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

I really enjoyed working with my local payday lending store and I think my story is important. Too many people get into major debt and big trouble with credit cards. I don’t have confidence that a credit card company will try to help me when I need to borrow money — an advance on my next paycheck is better for me.

I worry about government interfering in our lives by telling us what to do with our financial resources. I can’t always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I couldn’t imagine where my family would be without this type of loan, so please do not take this choice away.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water doesn’t get shut off. Sometimes I can’t afford my bills, but I definitely can’t afford to lose my water. So payday loans are the best solution.
Please do not believe that all payday loans are bad, because I had a very good experience. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Payday loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to payday loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I'm so grateful that they are available to me.
When I had some financial issues I used a payday loan and am grateful the choice was there. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.
I got a payday loan and wanted to tell you my story. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they did not try to use language that would confuse me.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I am grateful for the payday loan I used. I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I’ve recommended payday loans to people and used them myself, and everyone I’ve talked to has had a good experience and is grateful for the small loans they get. I’m not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.
I hope you will take time to read my positive story about my payday loan. When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a payday loan and pray that the next month will not be so bad.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Whenever XXXX fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

I’ve used short-term loans to pay my taxes before, and I’m glad that they were around for me. I chose to take out a loan rather than face the IRS or pay a late fee. In the end, this was the cheapest and easiest option for me.
Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. You should not use a credit card if you do not have the money to pay it off by the due date. That’s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I am glad this was an option for me.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.
I have a good story to tell about the payday loan I got. This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I can’t pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

XXX of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

XXX time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did not get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That’s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I’m so glad this is an option for
I want to tell you why payday lending is important. In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the XXXX several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were nt quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Whenever XXXX fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is nt always possible, but these loans helped me tremendously.

There are times when I need money for bills but do nt have it in the bank. I do nt want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and wo nt get hit with fees by accidentally going over my limit.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

At a troubling time a payday loan came in handy. I did nt have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I m glad I went through with the loan as it was quick and hassle-free.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It s a quick and cheap alternative when you need money fast.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would nt have been possible.

I am so glad to have had access to a pay day loan. It was a cheaper and much less stressful alternative for my family.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

A payday loan helped me when I did not want to turn to others for help. A cash advance is such an easy and affordable product. It’s simple to understand and allowed me to save some money as well.

I can not say enough about the importance of my payday loan. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

At a difficult time a payday loan helped me out. Just like everyone else, I do not like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

Please know that a payday loan was important to me. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
Telling my story is important because a payday loan really helped me when I needed it. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

A payday loan is not a bad thing and I hope to share my story with you. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I share my story about payday lending because it is important to keep this credit option open. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

At a difficult time a pay day loan helped me solve a problem. Child care is expensive, especially if it’s needed without much warning. If my work schedule gets shuffled or if my child is sick and I can’t be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I’m so glad that I used this loan to help my situation.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
My family had a good experience at a tough time because of a payday loan. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

It seems like these days you always have to read the fine print. I m so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

After everything was said and done, these short term loans were my cheapest option. I did nt have to pay any late penalties and there were no hidden fees.

Whether it s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could nt do it.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I d be able to afford it. The loan provided the money I needed without a huge hassle.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child s school supplies. Without the loan my child would have missed out on important opportunities in their education.

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was nt going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.
I found my payday loan experience a positive XXXX and wanted to share it with you. Medical bills can definitely add up especially when you were nt expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. The supplies my children need for school this year were more than I could afford so I decided to take out a payday loan. This was a great decision and now they can enjoy school with the same supplies as their classmates.

Before I walked into the store, I did nt know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I m so glad that I am protected again.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

I rely on my car to go to work every day. Without it, I would nt be able to live my life. When my car needed repairs, I was worried I was nt able to pay the bill. That s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I m glad they did nt try to use language that would confuse me.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I live in a very old house, and have to fix stuff a lot. Sometimes it s more expensive than I ever could ve imagined, so I take out a pay
Sharing my story is important because others may need the same credit option of a payday loan like I did. I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

After everything was said and done, these short-term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

Keeping our house nice and neat is extremely difficult when you have a family. I’ve taken out payday loans to make sure our house is a safe place for them to grow up in.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Last winter was particularly brutal, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

If it is nt broke, please do nt fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can’t afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

When taxes come, I do not always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I’m glad I can turn to them to help.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.
I found my payday loan experience a positive one and wanted to share it with you. When you're the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

My family has benefitted from pay day loans on and off for years, and we've never had a bad experience. I don't think the government should take them away from us, nor from other Americans that need help once in a while.

I never had insurance before until a friend suggested I look into it. I don't have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I'm so glad there is one right by my house to make it even easier for me.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

Whenever I need work done on my home I know it will end up costing me. When I'm not able to afford the bill, I turn to my local payday loan store to help me out. It's great knowing they are there for me when I need it.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.
I share my payday lending story with you because it is important to keep this option available. I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

XXXX time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did not get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

Sometimes I have spikes in my power bill that I cannot explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

I am happy that I got a payday loan and wanted to tell you why it helped me out. It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.
Payday lending is a good thing and I wanted to tell you why I believe it is. To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

My bills do not wait for me so I cannot wait to get the money. Payday loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

It is so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Taking out a short-term loan during the holiday season was one of the best decisions I ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

When it comes to home repairs, I am really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I’ve been able to stay on top of repairs and other home-related expenses.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I cannot make the payments. These loans are life savers!

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.
A payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that payday lending could help us make sure I got better.

When I couldn't pay my bills, I didn't want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

My kid's birthday was coming up and I didn't have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.
I support the use of a payday loan because I had a positive experience. Some of the big banks will not loan small amounts of money. It is better for me to use a cash advance where I know what I am getting into and can pay it off with my next paycheck quickly.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would have been impossible without the loan.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I can not imagine where I would be if I had not gotten a payday loan. More often than not, I am living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That is why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.
I am grateful for the payday loan I used. A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Power and water bills are some of the toughest ones to pay. You ca nt be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

I ca nt always wait to get the money I need to pay my bills. Payday loans make it possible so that I do nt have to pay high interest rates or late fees. This was by far the cheapest option for me.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I came into the store and was nt quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was nt hit with those hidden fees you find at the bank.

A payday loan helped me buy insurance, which was helpful. If I had nt gotten the payday loan, I could nt have afforded the insurance. Replacing my stuff would have not even been an option, because I would nt have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.
I wanted to tell you why payday lending is so important for me and my family. I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Some of the big banks will not loan small amounts of money. It is better for me to use a cash advance where I know what I am getting into and can pay it off with my next paycheck quickly.

There so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.
I want to share my situation as to why a payday loan was a good experience for me. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Payday loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

Using a payday loan to help with essential bills is a good way to make sure my family doesn't fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I've taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

Without these types of short-term loans, many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families.

I never knew how expensive my phone bill could get until recently. I didn't budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a payday loan, and talked me through what my best options would be.

My kid's birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and it's all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible
I know that a payday loan saved me and wanted to tell you about it. I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

When I first decided to get a pay day loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

When things break at home, it’s never expected, and they almost always have to be fixed immediately. I’ve relied on pay day loans to guide me through those times, when I need to pay for something that I did not have the money for.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
A payday loan helped my family and it was important for me to share my story with you. I've used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I could not imagine this past year without the possibility of getting a pay day loan.

Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute lifesaver.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I cannot bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.
Payday loans are not bad because I had a very good experience with mine. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I am getting into.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I am in need of some help.

I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me. I was able to get my needed prescriptions. I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

I was subject to total disrespect, discrimination and profane language on XXX/XXX/2016. At approximately XXXX XXXX at the check cashing USA on XXXX. By employer XXXX he refused to cash my wife check because his unprofessional conduct towards me.

A payday loan made a positive impact in my life. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

My payday lending story is not only good but I hope it will help other people who need this support. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I hope you will not take payday loans away because I have a good story to tell. Family expenses add up -- this is nt news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I ve been able to put food on the table and have been very satisfied with the results so far.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

When my checkbook is extra-busy during the holiday season, it s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Getting around town was almost impossible when I could nt drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I m covered if something bad does happen at home.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
January 2, 2016

I used a payday loan and it got me out of a jam. Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.

Sometimes my insurance does nt cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I m so glad this is an option for me.

Without the option of a payday loan I do nt know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

I recently used a short-term loan for a very necessary family expense : groceries. With food prices skyrocketing over the last few years, it s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

There are a lot of options out there for people that want to get a loan. That s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Power and water bills are some of the toughest ones to pay. You ca nt be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

January 2, 2016

A pay day loan helped me and I hope you read my experience. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Pay day loans help many Americans who work hard every day to pay their important bills when they do nt have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.
Of the many stories you get please read mine because it is important to me. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I'm glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.
A payday loan helped me when I did nt want to turn to others for help. After speaking with the helpful and friendly staff I feel as though I completely understand this product. It s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

When I did nt have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for people like me who do nt have a lot of options for short term loans.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was nt going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

Making ends meet is hard enough without a surprise home repair. I took out a pay day loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

Working long hours, I do nt always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is nt a ton of paperwork and confusing language involved either.

Utility bills are an unfortunate part of life. They ca nt be avoided. I ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do nt fall behind and get my power shut off again.

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would ve been impossible without the loan.
I am one of the many people that have enjoyed my experience with a payday loan. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do nt have to ask my family for help when I’m worried about getting all my bills paid.

Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

The appointments at my doctor’s office can be pricey but with a payday loan I did nt have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account ca nt handle the extra bill, like during tax season, and I have turned to payday loans to help me.

There have been a few times in the last couple of years where I was nt able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

When I needed help a payday loan was there. Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

My family home needed a lot of repairs, but I was nt able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

I do nt know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.
There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

At a troubling time a payday loan came in handy. Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can’t tell you how grateful I am for that, and even if they didn’t realize it at the time, I know my family is, too.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.
You must be aware that there are good stories about payday lending and I am one of those stories. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

Working long hours, I do nt always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is nt a ton of paperwork and confusing language involved either.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

I was new to the pay day loan process and was nervous because I really did nt know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesnt happen. I was nt able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Family expenses add up -- this is nt news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I ve been able to put food on the table and have been very satisfied with the results so far.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.
I have a positive experience to share about my payday loan. The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I do nt know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and ca nt wait. That s when payday loans are helpful and I m glad they re available.

Over the holidays, budgets can be stretched fairly thin. I was nt even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

I never like paying bills, but somehow water bills are my least favorite. When they re high, I get a pay day loan rather than being delinquent. After all, if you do nt pay your water bill they shut it off.

I ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

Taking out this loan did nt add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. It s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I m in need of some help.
I was fortunate to get a payday loan and it really helped me. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don't waste your time on pay day loans especially when good people need them to get by.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

The pay day loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

When my utility bill came in the mail, I couldn't believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I couldn't imagine what would happen if I wasn't able to get a short-term loan.
I know that a payday loan saved me and wanted to tell you about it. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I've used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I've never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

I already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.
January 2, 2016

There are many reasons why I support payday lending but I want to tell you why it helped me. A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.
I support payday loans because I had a good experience. My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I never realized how hard it was to pay bills, and now that I’m on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Please do not limit the use of payday loans because I really needed one. After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they are expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.
A payday loan made a positive impact in my life. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.
I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I can't make the payments. These loans are life savers!

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

When I realized that I could not afford the supplies suggested for my kids at school I decided to take out a payday loan. I'm so glad I did because it allowed me to get all the supplies I needed for my children in time for the first day of school.

My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Why does the government all of a sudden want to get rid of payday lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

Pay day loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. Christmas is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

Payday loans are not bad because I had a very good experience with mine. There are such few options out there that are as easy to use as a payday loan. These loans are just a few dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Without these types of short-term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

One payday loan helped change a terrible situation into a good one. Cell phones are almost necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.
You must be aware that there are good stories about payday lending and I am one of those stories. I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Taking out a pay day loan was good for me and I think it is important to tell you why. I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I cannot pay on my credit card.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That is why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seem to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I would be able to afford it. The loan provided the money I needed without a huge hassle.

Please do not limit the use of payday loans because I really needed one. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I want you to know what a good experience I had with my payday loan. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

A payday loan has been a good thing for me so I wanted to share my experience. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.
I have benefitted from a pay day loan and wanted to share my experience with you. I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

When I first decided to get a pay day loan, I did nt know what to expect. After sitting down and talking to someone, I really understood the product and did nt face any unexpected fees.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

Child care is expensive, especially if it s needed without much warning. If my work schedule gets shuffled or if my child is sick and I ca nt be home, I ve relied on babysitters. Paying for them is a burden, and I ve taken out a loan before to help with that cost.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I ve used pay day loans many times to make sure I do nt pay late fees or have the utility company shut off service to my house.

A pay day loan has made a positive impact on my life and I wanted to share my story. Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the XXXX hardworking Americans that use them responsibly.

I am glad that I turned to a pay day loan when nothing else was available. The government obviously does nt understand how hard I work. When I ca nt make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do nt have to make a big commitment. I do nt know why the government wants to take this option away from me.

It does nt seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

At a time when I needed help I turned to a payday loan. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

I have had such a great experience with my payday loan company that I wanted to tell you about it. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.
Sharing my story with you is critical because I do not want you all to decide that pay day lending should be taken away. I used one and it was very helpful to me. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

Please do not believe that all payday loans are bad, because I had a very good experience. This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That's not something I would ever want to fall behind on.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can't pay those bills on time, I turn to pay day loans to help me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

My payday lending story is not only good but I hope it will help other people who need this support. Pay day loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

I do not have a perfect credit score, so the bank will not give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I've tried to use a traditional bank, I was turned away.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I feel like the government is always looking to control something. I rely on pay day loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I do not like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I do not have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I am getting into.

I obtained a payday loan and I wanted to share my story with you. The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I am glad they did not try to use language that would confuse me.

The times I’ve needed money, I’ve needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.
My payday lending story is not only good but I hope it will help other people who need this support. Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Cash advance loans are not bad because I had a very good experience with mine. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Getting a payday loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I am so glad this option was available to me.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
I have had a good experience with my loan from the payday loan company. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

You must be aware that there are good stories about payday lending and I am one of those stories. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

In the past, I have used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

It is great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I am in need of some help.

Back-to-school shopping is always tough on my family, and last year we decided to take out a payday loan. I am so glad we did; it was so easy and helped us so much! I hope next year we won’t need a loan, but it is nice to know that getting one is possible.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I am worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

With medical insurance deductibles rising, I’ve found that it is very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Having a family costs enough even before the holiday season rolls around XXXX/XXXX and XXXX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

Pay day loans are a good alternative to asking family for money when things break at home. I’ve used them especially for home repairs. You never know when those could fall apart.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

Recent family expenses left me short of what my paycheck could handle. It’s been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I can’t imagine this past year without the possibility of getting a pay day loan.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.
I am very happy that I was able to use the services of a payday loan. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can not tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Wear and tear on my house can not be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I’ve taken out pay day loans for the extra money quick.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

My family would not be able to manage all our home repairs without payday loans once in a while. I've taken them out for all sorts of things these last few years, and they've always been a good solution when money is tight.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I am so glad they were there to help.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

The payday loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

My story about my payday loan is important and it can help others in need. There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
At a difficult time a pay day loan helped me solve a problem. When the banks can't help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.
I have a good story to tell about the payday loan I got. As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I wish you would keep payday lending available because one of the companies has really helped me out. Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have payday loans as a backup.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.
Please understand that a payday loan is very important to me. When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I was so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Please know that a payday loan helped me and I hope this credit option is still available in the future. Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

When I needed help a payday loan was there. I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I wanted to tell you that short-term lending is not bad because I had a good experience with mine. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I tell you my story because I know it is important to keep payday loans available to consumers. I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.
I got a payday loan and wanted to tell you my story. I never realized how hard it was to pay bills, and now that I m out on my own I m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do nt fall behind. Those loans have helped immensely when I feel like I do nt have enough to cover bills.

There are many reasons why I support payday lending but I want to tell you why it helped me. Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I m so glad I got insurance because it put me at ease knowing my things were safe.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

Working long hours, I do nt always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is nt a ton of paperwork and confusing language involved either.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is nt always possible, but these loans helped me tremendously.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did nt have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

Whether it’s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I’m glad I decided to take out a payday loan in order to afford them.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

I used a loan to help pay for my insurance. I’m so glad that I am able to have the peace of mind and it’s all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.
I support pay day loans because I had a good experience. Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.
A pay day loan helped me and I hope you read my experience. Whether it's a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That's why I've gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Last year I knew I was not going to be able to afford all of the supplies my children would need at school and feared that my finances would hold them back from a good education. I took out a payday loan so that my kids would have the tools to keep up with everyone else.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

When the banks can't help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

I have had a good experience with my loan from the payday loan company. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.
January 1, 2016

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

January 1, 2016

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could not imagine where my family and I would be if this option was taken away from us.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Pay day loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.
I am one of the many people that have enjoyed my experience with a payday loan. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

Medical bills can add up when you don't expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

I hope you know that I have a great story about my loan from a payday lender. I don't always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government doesn't rip this away from me.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I couldn't rely on payday loans, I would have to ask my family for money, and I don't want to do that if I can help it.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Payday loans have always given me the boost I need to get my bills paid, and I truly hope the government doesn't take them away from the many hardworking Americans that use them responsibly.

Utility bills are an unfortunate part of life. They can't be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I don't fall behind and get my power shut off again.
I hope you will listen to my story as to why a pay day loan helped me. Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I used a payday loan and it got me out of a jam. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Of the many stories you get please read mine because it is important to me. There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I have benefitted from a pay day loan and wanted to share my experience with you. It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it's always worked out well.
My story is not unique but it is important to me and I wanted to share it. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Honestly, I do not know what I'd do if I couldn't take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn't have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

I am glad that I turned to a pay day loan when nothing else was available. Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.
I support payday lending because it has made a real difference in my life. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Sometimes I feel like I m just part of my bank s bottom line. When my bank ca nt help me out, I turn to pay day loans. I have never been disappointed with the service I ve gotten at these stores and I ve been able to meet my financial obligations.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Banks do nt loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

Bills are always higher in the summer, and I ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I m thankful to have pay day loans as a backup.

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.
A payday loan helped me when I did not want to turn to others for help. Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I don’t pay late fees or have the utility company shut off service to my house.

Why does the government all of a sudden want to eliminate payday loans? I’ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

At a difficult time a payday loan helped me solve a problem. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.
At a time when I needed help I turned to a payday loan. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

I share this story with you because I think payday lending is important. The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.
Please do not take the payday loan choice away from consumers because one helped me very much. There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan – which was very easily explained from my lender and simple to pay off in a timely manner.

I am grateful for the payday loan I used. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Just like everyone else, I do not like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.
You must be aware that there are good stories about payday lending and I am one. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I share my story about payday lending because it is important to keep this credit option open. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I do not like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I do not have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I’m getting into.
I have had a good experience with my loan from the payday loan company. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

You must be aware that there are good stories about payday lending and I am one of those stories. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

If it ain’t broke, do not fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.
At a challenging time, a pay loan helped me fix a situation that was important to me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we didn’t pay would much worse.

I wonder how many people in the federal government have taken out a payday loan. Why is it that government decides who is to borrow and for how much when they don’t understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

The times I’ve needed money, I’ve needed it immediately. I couldn’t wait around for a bank to process an application, and I didn’t know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Pay day loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

I want to tell you why a payday loan is so important to me. If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.
I hope you will not take payday loans away because I have a good story to tell. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

A pay day loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

The supplies my children need for school this year were more than I could afford so I decided to take out a payday loan. This was a great decision and now they can enjoy school with the same supplies as their classmates.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can not handle the extra bill, like during tax season, and I have turned to payday loans to help me.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to payday loans, I have not had to be delinquent on any of the bills I've had.

Anyone knows that a lot of times it s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it s better than getting into a situation with a credit card company.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
I tell you my story because I know it is important to keep payday loans available to consumers. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

I have a good story to tell about the payday loan I got. With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

My family has benefitted from pay day loans on and off for years, and we've never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

The cash I got from a payday loan helped me solve a need and made an important difference in my life. This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I’m so glad to have found this simple credit product.

The positive impact that a payday loan has made is important which is why I want to tell you my story. I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

When I needed a small loan I did not have many options and I did not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.
Payday loans are not bad because I had a very good experience with mine. I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to pay day loans to help me out. This was great and made sure I did not have to pay any of those dreaded late fees.

I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I cannot bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.
Money issues happen and I was glad that I turned to payday to assist me. Bills are always higher in the summer, and I've learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have pay day loans as a backup.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I have a good story to tell about the payday loan I got. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it's always worked out well.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Very excited to share my story about my payday loan experience. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.
When I had some financial issues I used a payday loan and am grateful the choice was there. Pay day loans are great. The government takes enough of my money and they do nt need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My insurance does nt cover as many expenses as I had hoped it would, and pay day loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I m so grateful that they are available to me.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.
Please do not believe that all payday loans are bad, because I had a very good experience. Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I didn't have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck can't quite cover everything I have to pay for.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I didn't have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.
Taking out a payday loan was very positive and I think it is important to share my story with you. A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

XXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would nt have been possible.

Whenever I need work done on my home I know it will end up costing me. When I m not able to afford the bill, I turn to my local payday loan store to help me out. It s great knowing they are there for me when I need it.

We ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I m glad this was available to me.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. I always worry about locking my doors because I do nt want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I ca nt pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did nt have to get rid of my insurance plan.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

What would I have done if it was not for my pay day loan covering an important home repair? I really do nt want to think about it. This type of loan made everything possible for me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was glad I did when a problem came up that I was nt expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.
I have had a good experience with my loan from the payday store. Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could nt rely on pay day loans, I would have to ask my family for money, and I do nt want to do that if I can help it.

I have a lot of pride and when I could nt pay my bills, I knew I could nt turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

A payday loan was so important to me that I wanted to share my experience with you. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

What a huge help it was to have a pay day loan available to me. I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.
I am very happy that I was able to use the services of a payday loan. My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I have always had a good experience with getting the loan and paying it back by the next paycheck.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Not all payday stories are bad, so please take time to read my positive experience. There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

A payday loan is not a bad thing and I hope to share my story with you. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would have been impossible without the loan.
I know that a payday loan saved me and wanted to tell you about it. To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Taking out a pay day loan was good for me and I think it's important to tell you why. After I got the quote for insurance, I didn't know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.
I was thankful for my payday loan experience and I wanted to share it with you. Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

I was in a bind to buy my child their back to school supplies for the year and the payday loan helped me out. I was able to get the things my child needed to go back to school prepared.

I have a good story to tell you about the payday loan I was able to obtain. Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I am glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a payday loan and pray that the next month will be so bad.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I am glad I have that option when my paycheck cannot quite cover everything I have to pay for.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

I cannot believe how easy it was to get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
Please know that a payday loan was important to me. After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

At a difficult time a payday loan helped me out. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

Grateful to have had the choice available to me on a payday loan. Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.
I support the use of a payday loan because I had a positive experience. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

What would I have done if it was not for my pay day loan covering an important home repair? I really do nt want to think about it. This type of loan made everything possible for me.

There are many reasons why I support payday lending but I want to tell you why it helped me. Working long hours, I do nt always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is nt a ton of paperwork and confusing language involved either.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

I was new to the pay day loan process and was nervous because I really did nt know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.
At a difficult time a pay day loan helped me solve a problem. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Honestly, I do not know what I’d do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.
I have a good story to tell about the payday loan I got. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I’m so glad this is an option for me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.
A loan from a pay day store really helped me and I want to keep this option open to everyone. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you can contact your children anywhere. Sometimes, though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

The holiday season is a time all of us should be thinking about what more we can do for another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.
I can not begin to tell you how great my experience was about my payday loan. Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are XXXX of many options and sometimes this is the best XXXX.

When my checkbook is extra-busy during the holiday season, it s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

When my last insurance renewal notice came, I could nt afford the bill. I used a payday loan to pay it and make sure I did nt lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on XXXX XXXX again. This loan really helped me out.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Last month I had some unexpected bills piling up ; I did nt know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I m glad I decided to take out a payday loan in order to afford them.

I ve used payday loans to pay my taxes. This was a life saver. I did nt think I would be able to pay all my bills and my taxes without help, and I was right. Fortunately, help was there when I needed it. I m grateful I could get a payday loan.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

I urge you to keep an open mind on payday because I have a good story to tell. I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.
I know that a payday loan saved me and wanted to tell you about it. Payday loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I'll probably use a payday loan again!

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make I obtained a payday loan and I wanted to share my story with you. Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.
I want to tell you why a payday loan is so important to me. Health care costs continue to grow and doctors visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Whether it s a family member s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That s why I ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

When I had some financial issues I used a payday loan and am grateful the choice was there. While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it s important for people to make the right choice at a particular time. These loans can be a good value.

My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I m so glad I decided to take out a payday loan in order to pay for my children s school supplies this year. I was nt going to be able to afford the supplies the school required, and now they can have those supplies for the first day of school.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has nt always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
My story about my payday loan is important and it can help others in need. I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can't pay on my credit card.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to daycare. My payday loan has helped me get through these times and provide quality care while my children are sick.

I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

How come a few people in XXXX D.C. can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I am sure I will continue to use them in the future.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won't hesitate to use them again when I need to.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a payday loan and pray that the next month won't be so bad.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.
I wish you would keep pay day lending available because XXXX of the companies has really helped me out. When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

XXXX time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I didn't get in trouble with the government. If I had not had access to a short term loan like this, I don't know what I would have done.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

Repairs on a house are terrible, especially since I can't manage most of them myself. Thanks to pay day loans, I have the ability to hire someone to do them for me and I don't have to worry.

The interest rate of credit card companies is always changing. With it being so unpredictable, you can't really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It's a lot easier for me.

A payday loan has made a positive impact in my life so please read my story. A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.
I am very happy that I was able to use the services of a payday loan. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

It seems to me that the folks wanting to do away with payday loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

I have a good story to tell you about the payday loan I was able to obtain. The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

A payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few payday loans, I was able to get all my bills paid on time and make sure that my child recovered well.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.
I have a good story to tell you about the payday loan I was able to obtain. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I'm so glad this is an option for me.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I'm glad they did not try to use language that would confuse me.

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

Taxes are not exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.
I think you should keep pay day lending stores open because they fill a need that banks and credit unions cannot and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I’m glad that pay day loans were there when I needed them to pay my taxes. I got a bill I was not able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

A payday loan has made a positive impact on my life and I wanted to share my story. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Why does the government all of a sudden want to eliminate pay day loans? I’ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

Utility bills are an unfortunate part of life. They cannot be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do not fall behind and get my power shut off again.
I wanted to tell you why payday lending is so important for me and my family. The XXXX and XXXX are full of holidays from XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

The cash I got from a payday loan helped me solve a need and made an important difference in my life. When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next payday I will have what I need to pay it back and not lose any property.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.
I hope you will take time to read my positive story about my payday loan. I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I found my payday loan experience a positive XXXX and wanted to share it with you. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I needed to get my car fixed but didn't have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

When it comes to home repairs, I'm really lost. I get payday loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I've been able to stay on top of repairs and other home-related expenses.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I don't want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I'm glad this was an option for me.
A payday loan has been a good thing for me so I wanted to share my experience. When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

It is so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That is why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I am so glad this is an option for someone like me.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It is a quick and cheap alternative when you need money fast.

Kids are expensive, and if XXXX of them gets sick or hurt, they are even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the
You will get many stories about payday loans, but I wanted to share mine because it really helped me. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

XXX payday loan helped change a terrible situation into a good XXXX. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Holidays and special occasions always seem to take a toll on my wallet -- whether it is XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Pay day loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

I need you to understand what a difference a payday loan has made in my life. With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.
I want to tell you why a payday loan is so important to me. I can't always wait to get the money I need to pay my bills. Payday loans make it possible so that I don't have to pay high interest rates or late fees. This was by far the cheapest option for me.

I could not imagine my life without payday loans. I wouldn't be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

Home repair supplies are expensive, and I can't always afford them. I have taken out a few payday loans to pay for what I need to fix things around my house, and I'm lucky that they're a possibility for me.

Medical bills can definitely add up especially when you weren't expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

When my car broke down I was worried I wouldn't be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fall back on my bill.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn't happen. I wasn't able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.
December 31, 2015

I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a payday loan and pray that the next month won't be so bad.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
December 31, 2015

I hope you will not take payday loans away because I have a good story to tell. An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short-term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over-drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Sometimes minor things turn into big repairs. Payday loans are great in those situations, whether I'm buying parts or hiring someone to make a repair that I can't manage. These loans have been an huge help.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

Kids are expensive, and if XXXX of them gets sick or hurt, they're even more expensive. My family has used payday loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With payday loans, we can focus our worries on broken bones, not a broken budget.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can...
I need you to understand what a difference a payday loan has made in my life. I cannot always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Please do not limit the use of payday loans because I really needed one. Payday loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and payday loans can help them stay afloat. Please consider the many benefits of payday loans and keep them accessible as an option for us.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

I hope you know that I have a great story about my loan from a payday lender. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

My kid's birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I'm worried about getting all my bills paid.

If it ain't broke, don't fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

When my child's birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable XXXX!

I am excited to share my story about my pay day loan with you because it was a positive XXXX. I hope you will learn that this option is for everyday working people. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Without pay day loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

I am grateful for the payday loan I used. A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

The payday company I took my loan from has helped me tremendously. While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

The holiday season is a time all of us should be thinking about what more we can do for XXXX another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.
I need you to understand what a difference a payday loan has made in my life. After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to payday loans to help me.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

A payday loan has made a positive impact in my life so please read my story. It is hard enough to get good credit in today's economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I will not hesitate to use them again when I need to.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.
I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and don't know what I would do without them. This is something that government needs to stay out of.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I need you to know how important my payday loan was to me. When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I ended up using a payday loan to pay some bills to avoid all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

I'm so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a payday loan.

Taking out a payday loan was good for me and I think it's important to tell you why. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Payday loans are a lifesaver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising healthcare costs for all Americans. Don't waste your time on payday loans especially when good people need them to get by.

I share my story about payday lending because it is important to keep this credit option open. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.
Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. Payday loans are great for me and my family. Without them, I would not be able to take care of my kid's medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

After I pay my typical monthly bills and expenses, sometimes there is not much left over — even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

One time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did not get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

My child is starting school and thanks to the payday loan they will have to do so unprepared. I was going to have to cut out some of the essential supplies on our shopping list because I could not afford it, but now we do not have to make that sacrifice.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan,
December 31, 2015

I am one of the many people that have enjoyed my experience with a payday loan. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I’m glad that payday loans were there when I needed them to pay my taxes. I got a bill I was not able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to payday loans, I have not had to be delinquent on any of the bills I’ve had.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a payday loan so that I could afford but I’m glad I did. Everything was very easy and this was a perfect option for me.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Bills are always higher in the summer, and I’ve learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.
December 31, 2015

A payday loan has made a positive impact on my life and I wanted to share my story. A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

December 31, 2015

Of the many stories you get please read mine because it is important to me. I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.
I am so happy that I turned to a payday loan when nothing else was available to me. Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I m so glad this option was available to me.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do nt have to worry as much about the payments and can focus on staying healthy.

When I realized I would nt be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I ve found this service to be amazingly helpful as I plan out my monthly budgets.

Car repairs are rarely expected and usually expensive. For those times that I ca nt pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could nt imagine how I would pay my mechanic sometimes without them.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

When you re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could nt afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.
When I needed some help I used a payday loan and it helped me so much. I’ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

I’m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I’m so glad this is an option for me.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky XXXX.
I can not say enough about the importance of my payday loan. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Payday loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would've had to neglect if I did not have the option of the loan.

I have benefitted from a payday loan and wanted to share my experience with you. XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Not all payday stories are bad, so please take time to read my positive experience. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.
I have a good story to tell about the payday loan I got. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don't have the money to do this, I use a payday loan.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

When I want to borrow money, I do not feel like it's always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are XXXX of many options and sometimes this is the best XXXX.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I'm so glad I did because it put me at ease knowing I was protected.

Payday loans are not bad because I had a very good experience with mine. I feared that my child's education would suffer, but the payday loan helped me at least get all of the supplies they needed in time for the first day of school. Thanks to this loan I do not have to worry about my child being unprepared in the classroom.
Please support payday lending because it did help me. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I worry about government interfering in our lives by telling us what to do with our financial resources. I cannot always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

Money issues happen and I was glad I went to a payday lending store. As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

At a difficult time a payday loan helped me out. Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
December 30, 2015

I share my story about pay day loans because it is important to keep this financial option available to everyone. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Being able to get a loan for a few XXXX was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did nt know how I was going to get by last year. But then I got a short-term loan, and the holidays did nt seem so daunting anymore. It was exactly what I needed.
Please do not believe that all payday loans are bad, because I had a very good experience. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

I've recommended payday loans to people and used them myself, and everyone I've talked to has had a good experience and is grateful for the small loans they get. I'm not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.

XXX care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I am confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it has always worked out well.

I needed money and did not know where to turn. I thought about going to the pawn shop but did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.
I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. It is hard to believe that we work so hard and still have problems making enough to cover taxes. But that has happened to me before and a loan really helped me keep a good balance and avoid paying more dollars that I did not have.

With medical insurance deductibles rising, I’ve found that it is very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I’ve recommended pay day loans to people and used them myself, and everyone I’ve talked to has had a good experience and is grateful for the small loans they get. I’m not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Money issues happen and I was glad I went to a pay day lending store. I worry about government interfering in our lives by telling us what to do with our financial resources. I cannot always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

When I had some financial issues I used a payday loan and am grateful the choice was there. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used XXXX and it was very helpful to me. After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fees or termination of service.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
A payday loan has made a positive impact in my life so please read my story. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I m incredibly grateful for it.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I didn t face any hidden fees. This was the perfect option for me and I m happy I used this type of loan.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Kids are expensive, and if XXXX of them gets sick or hurt, they re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

When I could nt pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.

Insurance is XXXX those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.
I was thankful for my payday loan experience and I wanted to share it with you. I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

After I got the quote for insurance, I didn't know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I couldn't afford and was able to pay my bill.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are XXXX of many options and sometimes this is the best XXXX.

I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I share my story because I want you to understand that a payday loan helped me when nothing else was available for me. Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Please support payday lending because it did help me. Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

If it ain't broke, don't fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.
I hope you will keep payday lending stores open for business because they provide a great service for me and so many others. Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I did not have the money in my bank account when taxes were due so I got a loan to pay the balance that I owed. This was the perfect option for me and I could not imagine what I would have done without this loan.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.
I have a good story to tell you about the payday loan I was able to obtain. I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

If it ain’t broke, don’t fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and will not get hit with fees by accidentally going over my limit.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this XXXX.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used XXXX. After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

Holidays and special occasions always seem to take a toll on my wallet -- whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Getting a payday loan was the best option for me because it was cheap. In the end, I got the money I needed and didn’t have any unexpected fees. I’m so glad this option was available to me.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

I have a good story to tell about the payday loan I got. Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

At a difficult time a payday loan helped me out. Every XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.
I hope you will not take payday loans away because I have a good story to tell. I didn’t have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I don’t have to pay additional costs. It was an absolute life saver.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

I needed to take out a loan recently but didn’t want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

The government needs to stay out of my wallet! I can make my own decisions and I don’t need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Why is the government interfering with something that has helped Americans so much? Without payday loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

Most times when something needs fixing in my house I look toward payday loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

The government made me get XXXX and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used payday loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I am not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

If it is not broke, do not fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

Most times when something needs fixing in my house I look toward payday loans. I never know when I’m going to need the extra cash
I am one of the many people that have enjoyed my experience with a payday loan. I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

How come a few people in XXXX. can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I’m sure I will continue to use them in the future.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

When I needed help a payday loan was there. In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Payday loans are great for me and my family. Without them, I would not be able to take care of expenses every so often know I can rely on payday loans to help get me through.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used XXXX and it was very helpful to me. As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

Last year I did not have the money to buy all of the supplies that my children needed for the first day of school. With a payday loan, however, I did not have to worry about my kids being unprepared.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

I’ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn’t have to worry.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our
Please do not believe that all short term lending is bad, because I had a very good experience. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let's try to keep government out of this and do what is right for all families who use this product.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would have been impossible without the loan.

Please support payday lending because it did help me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are reasonable option for me.

There is too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the issues that really matter.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.
December 30, 2015

Please know that a pay day loan was helpful to me and I wanted to tell you why I used XXXX. From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Honestly, I do not know what I'd do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Pay day loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

December 30, 2015

I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.
You need to know that a payday loan helped me out tremendously. Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Payday loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I am glad I found out that payday loans were available.

The interest rate of credit card companies is always changing. With it being so unpredictable, you cannot really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It is a lot easier for me.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Grateful to have had the choice available to me on a payday loan. Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

I am confident that taking out a short-term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.
I need you to understand what a difference a payday loan has made in my life. I had no idea how much my parent’s medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I don’t have to ask my family for help when I’m worried about getting all my bills paid.

I have a positive experience to share about my payday loan. Sometimes I don’t have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I couldn’t imagine my life without these loans.

A payday loan helped my family and it was important for me to share my story with you. During fall and winter, the holidays really stack up on the calendar -- whether it’s XXXX or the XXXX season. And if I’m being honest, the bills stack up this time of year as well. That’s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

I am grateful for the payday loan I used. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps millions of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I don’t need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
I was thankful for my payday loan experience and I wanted to share it with you. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I was so relieved to take out a pay day loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

I share my story about pay day loans because it is important to keep this financial option available to everyone. Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.
I am XXXX of the many people that have enjoyed my experience with a payday loan. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let’s try to keep government out of this and do what is right for all families who use this product.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a payday loan, and talked me through what my best options would be.

There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Why does the government all of a sudden want to eliminate payday loans? I’ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

I’m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.
A payday loan has made a positive impact in my life so please read my story. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I share my story about payday lending because it is important to keep this credit option open. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

I know that a payday loan saved me and wanted to tell you about it. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.
I have benefited from a pay day loan and wanted to share my experience with you. I believe that the government will be overstepping its bounds if it takes away payday loans. So many families can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use pay day lending.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Please do not take the payday loan choice away from consumers because helped me very much. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

Money issues happen and I was glad that I turned to payday to assist me. Pay day loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

I ve always felt that people who run up a lot of credit card debt are irresponsible. I did nt want to become of those people so I decided to take out a payday loan to help me during some difficult times in my life. I m so glad I pulled out a payday loan and saved my credit score.

I support payday lending because it has made a real difference in my life. Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do nt trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do nt need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.
I hope you will read my story and understand how a pay day loan really helped me. Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

I worry about government interfering in our lives by telling us what to do with our financial resources. I can't always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

At a challenging time, a short term loan helped me fix a situation that was important to me. My family has benefitted from pay day loans on and off for years, and we've never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

A loan from a pay day store really helped me and I want to keep this option open to everyone. A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.
A payday loan has been a good thing for me so I wanted to share my experience. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I have a lot of pride and when I could nt pay my bills, I knew I could nt turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it’s always worked out well.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I needed money and did not know where to turn. I thought about going to the pawn shop but did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

The staff is so wonderful. They’ve gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.
At a difficult time a pay day loan helped me solve a problem. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were nt quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans : they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

My payday lending story is not only good but I hope it will help other people who need this support. When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

You need to know that a pay day loan helped me out tremendously. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

It s hard enough to get good credit in today s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.
How great for me that a pay day lending store was around the corner when I needed it. I needed money and did not know where to turn. I thought about going to the pawn shop but did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

I urge you to keep payday lending available to all Americans. I've recommended pay day loans to people and used them myself, and everyone I've talked to has had a good experience and is grateful for the small loans they get. I'm not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXX hoops.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.
Cash advance loans are not bad because I had a very good experience with mine. I’m so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a pay day loan.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn’t have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I’m sure I will continue to use them in the future.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I feel like the government is always looking to control something. I rely on pay day loans to help me when times are tough and don’t know what I would do without them. This is something that government needs to stay out of.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

How great for me that a pay day lending store was around the corner when I needed it. Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
My story is not unique but it is important to me and I wanted to share it. Payday loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

I am happy that I got a payday loan and wanted to tell you why it helped me out. The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

Bills are always higher in the summer, and I’ve learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Money issues happen and I was glad that I turned to payday to assist me. There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.
Taking out a payday loan was good for me and I think it's important to tell you why. You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

While payday loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I don't have to answer too many questions and I leave with the money I greatly needed.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Banks can be complicated and confusing places for loaning people money. I don't feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a XXXX dollars and banks don't just lend that amount.

My story about my payday loan is important and positive. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could look pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Utility bills are an unfortunate part of life. They can't be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I don't fall behind and get my power shut off again.

Why is the government meddling with something that has helped so many Americans? Without payday loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. I’ve always felt that people who run up a lot of credit card debt are irresponsible. I didn’t want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I’m so glad I pulled out a payday loan and saved my credit score.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

If it ain’t broke, don’t fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

I wanted to let you know that a payday loan was important to me. I believe that the government will be overstepping its boundaries if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use payday lending.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Anyone knows that a lot of times it’s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it’s better than getting into a situation with a credit card company.

I support payday loans because I had a good experience. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

Grateful to have had the choice available to me on a payday loan. Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

I wonder how many people in the federal government have taken out a payday loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.
I want to tell you why a payday loan is so important to me. If it is not broke, please do not fix it. Payday loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I share my story about payday loans because it is important to keep this financial option available to everyone. I used a loan to help pay for my insurance. I am so glad that I am able to have the peace of mind and that it is all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

Why does the government all of a sudden want to eliminate payday loans? I have used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I am glad I found out that payday loans were available.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is plain un-American to take away this freedom from me.

I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. I wonder how many people in the federal government have taken out a payday loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

Sometimes I have spikes in my power bill that I ca nt even explain. When that happens I get a pay day loan and pray that the next month wo nt be so bad.

I want to tell you why a payday loan is so important to me. Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do nt pay late fees or have the utility company shut off service to my house.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day XXXX will have what I need to pay it back and not lose any property.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do nt have to worry as much about the payments and can focus on staying healthy.

It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. If it ain’t broke, don’t fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

I hope you will take time to read my positive story about my payday loan. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I never like paying bills, but somehow water bills are my least favorite. When they re high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.
At a challenging time, a short term loan helped me fix a situation that was important to me. Pay day loans are great. The government takes enough of my money and they do nt need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

A loan from a pay day store really helped me and I want to keep this option open to everyone. If it is nt broke, please do nt fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.

When no one else could help a payday loan was there and so I wanted to tell you my story. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Please do not take the payday loan choice away from consumers because one helped me very much. I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I m glad they were available to me.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me. I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

Taking out a pay day loan was good for me and I think it's important to tell you why. Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Sharing my story about payday lending is important. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I have a good story to tell you about the payday loan I was able to obtain. Pay day loans help many Americans who work hard every day to pay their important bills when they do not have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I turned to a payday loan for assistance and I am glad that I did. I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can not wait. That's when payday loans are helpful and I'm glad they're available.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.
My story is not unique but it is important to me and I wanted to share it. I never realized how hard it was to pay bills, and now that I m out on my own I m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do nt fall behind. Those loans have helped immensely when I feel like I do nt have enough to cover bills.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do nt actually make you pay it all back. Payday loans are just a better fit for me.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do nt understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.
XXXX payday loan helped change a terrible situation into a good XXXX. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any problems.

Pay day loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I m so glad to have found this simple credit product.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do rt take this choice away.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I m glad they did nt try to use language that would confuse me.

Last month I had some unexpected bills piling up ; I did nt know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

I obtained a payday loan and I wanted to share my story with you. The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

When I need cash, I need it right away. I ca nt always wait around for my bank to process a ton of paperwork, and I did nt know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework — it was a life saver.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I cannot afford the supplies, I’ve gotten a payday loan and have found them very helpful.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.
Please do not limit the use of payday loans because I really needed one. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

When my checkbook is extra-busy during the holiday season, it is nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Please support payday lending because it did help me. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

The fact is that if I had not taken this payday loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

I wanted to share my story about the use of a payday loan. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.
I have gotten payday loans over time and have nothing but positive things to say. While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I can't always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I have benefited from a pay day loan and wanted to share my experience with you. With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we didn't pay would much worse.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps millions of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I am so happy that I turned to a payday loan when nothing else was available to me. I've always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I'm so glad I pulled out a payday loan and saved my credit score.

There are so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes rather than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.
December 30, 2015

I have a positive experience to share about my payday loan. I worry about government interfering in our lives by telling us what to do with our financial resources. I can't always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loans have been there for me several times and so I hope you will not take that ability or right away from me.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don't waste your time on payday loans especially when good people need them to get by.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.
I hope you will read my story and understand how a payday loan really helped me. With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

Last month I had some unexpected bills piling up; I didn't know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Sometimes, the expenses in my life take up so much of my income that I don't have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a payday loan comes in handy around the house.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I can't afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

I have had a good experience with my loan from the payday loan company. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

My story about my payday loan is important and it can help others in need. When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.
December 30, 2015

My story about my payday loan is important and positive. After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

December 29, 2015

My story is not unique but it is important to me and I wanted to share it. I know what I’m getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I’m glad this is an option that is available to me. This loan is not complicated and so easy to understand.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I’m so glad this is an option for me.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I’m so grateful that they are available to me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Without these types of financial options like the payday loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.
I used a payday loan and it got me out of a jam. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

When taxes come, I do not always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I’m glad I can turn to them to help.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It’s confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.
A payday loan helped me when I didn't want to turn to others for help. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

When I got in trouble a payday loan helped me. Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.
December 29, 2015

I wanted to tell you that short term lending is not bad because I had a good experience with mine. I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I am tired of having to play by the bank's rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

I live in a very old house, and have to fix stuff a lot. Sometimes it's more expensive than I ever could've imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

After going in to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I used a payday loan and I am very glad that I did. Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
A payday loan has been a good thing for me so I wanted to share my experience. Pay day loans are great. The government takes enough of my money and they do nt need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.

Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We re so thankful that pay day lending could help us make sure I got better.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any issues.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

When in a bind I turned to a payday loan and it helped me. When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Payday loans are not bad because I had a very good experience with mine. It s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I m in need of some help.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is nt always possible, but these loans helped me tremendously.
December 29, 2015  
A payday loan helped me and I hope you read my experience. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

If it is not broke, please do not fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

December 29, 2015  
I obtained a payday loan and I wanted to share my story with you. There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It is confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

December 29, 2015  
My story is not unique but it is important to me and I wanted to share it. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

December 29, 2015  
A payday loan has made a positive impact on my life and I wanted to share my story. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks can not take care of. I have a positive story to share with you. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

When you re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

Kids are expensive, and if one of them gets sick or hurt, they re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

Sometimes I have spikes in my power bill that I ca nt even explain. When that happens I get a pay day loan and pray that the next month wo nt be so bad.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

In the past, I ve used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.
I am glad that I turned to a payday loan when nothing else was available. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I have a good story to tell you about the payday loan I was able to obtain. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I support the use of payday loans because I had a positive experience. Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.
There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

My family had a good experience at a tough time because of a payday loan. I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

During the summer months my daycare bills double with my children’s activities. My payday loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.
I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can’t tell you how grateful I am for that, and even if they didn’t realize it at the time, I know my family is, too.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I had an important insurance payment due that I just couldn’t make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

Payday lending is a good thing and I wanted to tell you why I believe it is. The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they didn’t try to use language that would confuse me.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government’s business. These loans have helped me many times and should not be taken away from me.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I couldn’t imagine where my family and I would be if this option was taken away from us.
I used a payday loan and it really helped me. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I am sure I will use this type of loan again.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.
I wanted to share my story about the use of a payday loan. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

School supplies have gotten so much more expensive than when I was a kid. I m so glad I was able to take out a payday loan in order to afford the important supplies for my kids.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

I used a payday loan to pay for my insurance, which I knew I needed but was nt able to afford in a big payment. I do nt own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

I have major issues with credit card companies and banks. Why do they need to know what I m buying at the grocery store, or when and where I m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.
Taking out a payday loan was important to me so I wanted to tell you my story. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does nt take them away from the many hardworking Americans that use them responsibly.

Family expenses add up -- this is nt news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I ve been able to put food on the table and have been very satisfied with the results so far.

It seems like these days you always have to read the fine print. I m so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.
I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I m incredibly grateful for it.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I m so glad this is an option for someone like me.

When I had some financial issues I used a payday loan and am grateful the choice was there. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Pay day loans are a valuable financial option that the government should nt take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.
I hope you know that I have a great story about my loan from a payday lender. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let's try to keep government out of this and do what is right for all families who use this product.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

I am excited to share my story about my payday loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.
I wanted to let you know that a payday loan was important to me. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

If it is not broke, please do not fix it. Payday loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

I support the use of payday loans because I had a positive experience. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That is not something I would ever want to fall behind on.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It is a quick and cheap alternative when you need money fast.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Payday loans are not bad because I had a very good experience with mine. It s hard enough to get good credit in today s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
Of the many stories you get please read mine because it is important to me. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Times were tough last XXXX, and I didn’t know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

My insurance does not cover as many expenses as I had hoped it would, and pay day loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

I never knew how expensive my phone bill could get until recently. I didn’t budget enough to pay the balance and I had to get a pay day loan. I am glad this option was available to me so that I could make the payment on time.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.
I hope you know that I have a great story about my loan from a payday lender. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

A payday loan has helped me on more than XXXX occasion and I want to share my story with you. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Payday loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
Of the many stories you get please read mine because it is important to me. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Bills are always higher in the summer, and I ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I m thankful to have pay day loans as a backup.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps millions of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

The times I ve needed money, I ve needed it immediately. I could nt wait around for a bank to process an application, and I did nt know if they would even approve a loan after all that time for a XXXX dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I ve used the loans properly and sensibly and do nt think the opportunity should be taken away from me in the future.

I ve recommended pay day loans to people and used them myself, and everyone I ve talked to has had a good experience and is grateful for the small loans they get. I m not sure what many of us would do if we could nt take out these loans any more. The government should leave them alone since they help so many families.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.
Please do not believe that all short term lending is bad, because I had a very good experience. I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a payday loan and pray that the next month will not be so bad.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

I used a payday loan and it really helped me. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Payday loans are not bad because I had a very good experience with mine. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

I support payday lending because it has made a real difference in my life. I do not always use a payday loan but when I do, it is been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I believe that the government will be overstepping its bounds if it takes away our payday loan option. There are so many families across the country benefit from payday loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use payday loans.
I need you to know how important my payday loan was to me. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Pay day loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.
I urge you to keep payday lending available to all Americans. Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

It seems to me that the folks wanting to do away with payday loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

Of the many stories you get please read mine because it is important to me. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

The government obviously does not understand how hard I work. When I cannot make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I am getting into.
I need you to understand what a difference a payday loan has made in my life. I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I did not expect. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

You should not use a credit card if you do not have the money to pay it off by the due date. That is when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

There are a lot of options out there for people that want to get a loan. That is what makes this country great – I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

I do nt feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use pay day lending.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
I used a pay day loan and I am very glad that I did. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXXX or the XXXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the XXXX hardworking Americans that use them responsibly.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
Please know that a pay day loan was helpful to me and I wanted to tell you why I used XXXX. While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

Whether it s XXXX or Fourth of XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could nt do it.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I m glad they did nt try to use language that would confuse me.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do nt know how I would have gotten them the supplies they need to keep up in school.

You should nt use a credit card if you do nt have the money to pay it off by the due date. That s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I ca nt pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do nt get in over my head.

Not all payday stories are bad, so please take time to read my positive experience. Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you re hurting by taking away this lending route.

After everything was said and done, these short term loans were my cheapest option. I did nt have to pay any late penalties and there were no hidden fees.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I obtained a payday loan and I wanted to share my story with you. I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Bills are always higher in the summer, and I ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I m thankful to have pay day loans as a backup.
Please do not believe that all short term lending is bad, because I had a very good experience. Pay day loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

I turned to a payday loan for assistance and I am glad that I did. There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

I want to share my situation as to why a payday loan was a good experience for me. Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

Taking out a payday loan was important to me so I wanted to tell you my story. When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

I’m glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.
My story about my payday loan is important and it can help others in need. Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account cannot handle the extra bill, like during tax season, and I have turned to payday loans to help me.

I have had such a great experience with my payday loan company that I wanted to tell you about it. Credit card companies charge their customers an arm and a leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and will not spend as long in debt to someone else.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.
Please support pay day lending because it did help me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I am glad they were available to me.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

If it is not broke, do not fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it is nice to have a safety net like that to help me when I need it the most.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.
A payday loan helped me when I did not want to turn to others for help. How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I’m sure I will continue to use them in the future.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.
I am excited to share my story about my pay day loan with you because it was a positive XXXX. I hope you will learn that this option is for everyday working people. The government made me get XXXX and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would nt have been able to make it work sometimes without this lifeline.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

My kid s birthday was coming up and I did nt have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid s birthday memorable.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.
I hope you will not take payday loans away because I have a good story to tell. Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

When the bills come and I don’t have the money to pay, I don’t have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

My family had a good experience at a tough time because of a payday loan. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?
I want to share my situation as to why a payday loan was a good experience for me. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I thought I finally had control of my expenses. All of a sudden, one of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

I was in a bind to buy my child their back to school supplies for the year and the pay day loan helped me out. I was able to get the things my child needed to go back to school prepared.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I'm so glad there is one right by my house to make it even easier for me.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I'm glad this was an option for me.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.
I turned to a payday loan for assistance and I am glad that I did. It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXXX or the XXXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I have a lot of pride and when I couldn't pay my bills, I knew I could turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.
I was fortunate to get a payday loan and it really helped me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Taxes are not exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a payday loan would be.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

Without these types of financial options like the payday loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My payday loan has helped me get through these times and provide quality care while my children are sick.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Payday loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.
When no one else could help a payday loan was there and so I wanted to tell you my story. The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

I m glad that I can go to a pay day lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. XXXX time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child s school supplies. Without the loan my child would have missed out on important opportunities in their education.

I ve used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could nt have been more satisfied. This was a great option for me.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could nt pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I ve always felt that people who run up a lot of credit card debt are irresponsible. I did nt want to become XXXX of those people so I decided to take out a payday loan to help me during some difficult times in my life. I m so glad I pulled out a payday loan and saved my credit score.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I wanted to share my story about the use of a payday loan. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.
Please do not take the payday loan choice away from consumers because XXXX helped me very much. After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

When things break at home, it’s never expected, and they almost always have to be fixed immediately. I’ve relied on payday loans to guide me through those times, when I need to pay for something that I did not have the money for.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

When I want to borrow money, I do not feel like it’s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

Without the option of a payday loan I do not know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Taxes are not fun but they are a reality of life. Sometimes, my taxes are much higher than I expect and I can not pay what I owe. I have used payday loans to get the money I needed and get the government off my back.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.
December 28, 2015  
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. If it ain’t broke, do not fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

I know what I am getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I am glad this is an option that is available to me. This loan is not complicated and so easy to understand.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I am so glad they were there to help.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

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December 28, 2015  
I have a good story to tell you about the payday loan I was able to obtain. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

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December 28, 2015  
You need to know that a pay day loan helped me out tremendously. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.
When I had some money trouble I used a payday loan and am happy I did. Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

You need to know that a pay day loan helped me out tremendously. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I've used pay day loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I've never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I need you to know how important my payday loan was to me. When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day XXXX will have what I need to pay it back and not lose any property.

Why does the government all of a sudden want to eliminate pay day loans? I've used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

Honestly, I do not know what I'd do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.
When there was nowhere to turn a payday loan helped me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

My children are young so having enough important school supplies is crucial to their education. I was not going to be able to buy them what they need this year until I decided to take out a payday loan.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I cannot imagine how much harder this year would've been without the possibility of getting a pay day loan!

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account cannot handle the extra bill, like during tax season, and I have turned to payday loans to help me.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Pay day loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit
At a challenging time, a pay loan helped me fix a situation that was important to me. This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Why does the government all of a sudden want to eliminate pay day loans? I've used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

You need to know that a pay day loan helped me out tremendously. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

How great for me that a pay day lending store was around the corner when I needed it. When I couldn't pay my bills, I didn't want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I can not imagine where I would be if I had not gotten a payday loan. After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.
I support the use of a payday loan because I had a positive experience. XXXX of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was glad I did when a problem came up that I was nt expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

I have a good story to tell about the payday loan I got. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

If it ai nt broke, do nt fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

I do nt have a perfect credit score, so the bank wo nt give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I ve tried to use a traditional bank, I was turned away.

I have a good story to tell you about the payday loan I was able to obtain. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was nt sitting around waiting to get approved.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.
A payday loan has made a positive impact on my life and I wanted to share my story. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

The times I've needed money, I've needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It's a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We are so thankful that payday lending could help us make sure I got better.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

I am XXXX of the many people that have enjoyed my experience with a payday loan. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I am sure I will use this type of loan again.
Money issues happen and I was glad that I turned to payday to assist me. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Payday lending is a good thing and I wanted to tell you why I believe it is. I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

My car broke down and I did not have any other choice but to pull out a short term loan. I’m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I share my story about payday loans because it is important to keep this financial option available to everyone. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.
I wish you would keep pay day lending available because XXXX of the companies has really helped me out. Kids are expensive, and if XXXX of them gets sick or hurt, they’re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Wear and tear on my house can’t be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I’ve taken out pay day loans for the extra money quick.

Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I’m glad they were available to me.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Some of the big banks will not loan small amounts of money. It’s better for me to use a cash advance where I know what I’m getting into and can pay it off with my next paycheck quickly.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I don’t have to worry about making payments or dealing with the pesky IRS.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I ca
I support the use of a payday loan because I had a positive experience. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I am glad they did not try to use language that would confuse me.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

We all have those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I am glad this was available to me.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I am worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

You must be aware that there are good stories about payday lending and I am XXXX of those stories. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out. I really like check city it is so easy for me and the custmer service is always great!!!!!
I wish you would keep pay day lending available because XXXX of the companies has really helped me out. Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I m so glad this option was available to me.

I can t believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do nt know where else I would have gone to get such a short term loan.

When bills start to pile up and you re on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

I do nt always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I can t bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use pay day lending.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can t afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

A pay day loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

I support payday lending because it has made a real difference in my life. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.
I want to tell you why payday lending is important. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I am in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

At a time when I needed help I turned to a payday loan. You should not use a credit card if you do not have the money to pay it off by the due date. That is when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I got a payday loan and wanted to tell you my story. I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.
I was thankful for my payday loan experience and I wanted to share it with you. I got a loan to help me with a home repair, and am so glad I did. Now that it’s all fixed I do not have to worry anymore. Without the loan I would’ve been forced to ignore all the broken parts.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. Without the payday loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
You must be aware that there are good stories about payday lending and I am XXXX. When I first decided to get a pay day loan, I did nt know what to expect. After sitting down and talking to someone, I really understood the product and did nt face any unexpected fees.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

I share my story about pay day loans because it is important to keep this financial option available to everyone. I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

I can not begin to tell you how great my experience was about my payday loan. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

There are times when I need money for bills but do nt have it in the bank. I do nt want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and wo nt get hit with fees by accidentally going over my limit.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. I am so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a payday loan.

I support the use of payday loans because I had a positive experience. I don't want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the times banks and credit unions won't even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that always worked well for me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I can not imagine where I would be if I had not gotten a payday loan. Taking out a short-term loan during the holiday season was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I've used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I've never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.
My payday lending story is not only good but I hope it will help other people who need this support. It’s so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I wanted to share my story about the use of a payday loan. I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I’m so glad to have found this simple credit product.
A pay day loan store really helped me and I want you to know why I used this product. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to pay day loans to help me out. This was great and made sure I did not have to pay any of those dreaded late fees.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

You must be aware that there are good stories about payday lending and I am XXX. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

What a huge help it was to have a pay day loan available to me. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me. Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I tell you my story because I know it is important to keep payday loans available to consumers. It’s great having different options when I need a loan because I can always choose the XXXX that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I am in need of some help.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.
Please know that a payday loan was helpful to me and I wanted to tell you why I used XXXX. Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have payday loans as a backup.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I wanted to tell you why payday lending is so important for me and my family. I know what I'm getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I'm glad this is an option that is available to me. This loan is not complicated and so easy to understand.

Without the payday loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

A loan from a payday store really helped me and I want to keep this option open to everyone. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

My family has benefited from payday loans on and off for years, and we've never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let’s try to keep government out of this and do what is right for all families who use this product.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I want to share my situation as to why a payday loan was a good experience for me. My family has used pay day loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I need you to understand what a difference a payday loan has made in my life. It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

I really enjoyed working with my local pay day lending store and I think my story is important. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.
My story about my payday loan is important and positive. There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

I have a good story to tell you about the payday loan I was able to obtain. I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I got a payday loan and wanted to tell you my story. I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the XXXX hardworking Americans that use them responsibly.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
My phone number was used as a reference on what I assume was a payday loan. I do not have, nor have I ever had a payday loan. I explained to Checksmart that I do not have an account, and wanted my number removed. I have spoken to supervisors about the calls. But still get abusive calls and have been told to do their job for them. I have received seven calls, and continue to get the calls. There seems to be nothing I can do to get my privacy, and sanctuary back. I would love to file suit against these belligerent overzealous collectors. My name is XXXX XXXX (XXXXXXXXXXXX) I dont have an account with them and will not have one. Can you help?

You must be aware that there are good stories about payday lending and I am XXXX of those stories. There are some months that I m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.
At a time when I needed help I turned to a payday loan. We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

The staff is so wonderful. They’ve gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

You should not use a credit card if you do not have the money to pay it off by the due date. That’s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I can’t pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.
I am so happy that I turned to a payday loan when nothing else was available to me. Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did not have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.

Holidays and special occasions always seem to take a toll on my wallet -- whether it’s family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn’t have to worry.
A payday loan was so important to me that I wanted to share my experience with you. There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a pay day loan. These loans help me with some of those household expenses that no one ever sees coming.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do nt know how I would live without it.

Every year I dread going back to school shopping with my children. I want to get them what they need for class and sometimes I ca nt do that without a little help from a pay day loan.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I ve always felt that people who run up a lot of credit card debt are irresponsible. I did nt want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I m so glad I pulled out a payday loan and saved my credit score.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

I needed to get my car fixed but did nt have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I have a positive experience to share about my payday loan. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Banks do nt loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I m glad I did. Everything was very easy and this was a perfect option for me.

I have a good story to tell you about the payday loan I was able to obtain. When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.
When I needed some help I used a payday loan and it helped me so much. The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

When I got in trouble a payday loan helped me. I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

I hope you know that I have a great story about my loan from a payday lender. XXXX is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

I urge you to keep an open mind on payday because I have a good story to tell. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Please understand that a payday loan is very important to me. We all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I am glad this was available to me.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.
I need you to understand what a difference a payday loan has made in my life. Anyone knows that a lot of times it's better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it's better than getting into a situation with a credit card company.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I don't have to worry about making payments or dealing with the pesky IRS.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That's not something I would ever want to fall behind on.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I'm worried about getting all my bills paid.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I'm so glad this option was available to me.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.
I hope you will take time to read my positive story about my payday loan. Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.

What would I have done if it was not for my payday loan covering an important home repair? I really do not want to think about it. This type of loan made everything possible for me.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

With medical insurance deductibles rising, I have found that it is very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

Please do not limit the use of payday loans because I really needed one. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.
I can not say enough about the importance of my payday loan. A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I wish you would keep pay day lending available because one of the companies has really helped me out. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

At a challenging time, a pay loan helped me fix a situation that was important to me. My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.
December 24, 2015

A payday loan has made a positive impact on my life and I wanted to share my story. With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

The staff at my local payday store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

I don’t like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option sometimes.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

I do nt always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I ca nt bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I m glad they never tried to take advantage of me.
Payday lending is a good thing and I wanted to tell you why I believe it is. My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had one less thing to worry about.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

I didn’t have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

My kid’s birthday was coming up and I didn’t have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could afford my repair bills.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Rather than a traditional loan, I applied for a payday loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

Payday loans should be used responsibly; they should be used to help people when they need the money. I didn’t have enough money to pay my taxes and needed to pull out a loan to help me out. I’m glad it was there when I needed it.
Please support pay day lending because it did help me. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Having a family costs enough even before the holiday season rolls around in XX/XX/XXXX and XX/XX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when xxxx comes to town. That s why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

A payday loan helped me buy insurance, which was helpful. If I had nt gotten the payday loan, I could nt have afforded the insurance. Replacing my stuff would have not even been an option, because I would nt have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.
I hope you know that I have a great story about my loan from a payday lender. I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

One time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did not get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I am glad I was able to get it, and I do not think we should change the way these loans work.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.
I was thankful for my payday loan experience and I wanted to share it with you. With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Back-to-school shopping is always tough on my family, and last year we decided to take out a pay day loan. I am so glad we did; it was so easy and helped us so much! I hope next year we won’t need a loan, but it’s nice to know that getting one is possible.

When you are the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any issues.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

It is great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I am in need of some help.

Whenever someone asks for help with utility bills, I tell them to look into getting a short-term loan. Those bills are important and need to be paid on time. I have always had a good experience with getting the loan and paying it back by the next paycheck.

When you are providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

Tax season is never a fun time of year. When the time comes and I cannot pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.
I wanted to share my story about the use of a payday loan. I m so glad I decided to take out a payday loan in order to pay for my children s school supplies this year. I was nt going to be able to afford the supplies the school required, and now they can have those supplies for the first day of school.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I ca nt pay on my credit card.

I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

I ca nt always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do nt quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is nt something I have time to prepare for otherwise.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Please do not take the payday loan choice away from consumers because one helped me very much. I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did nt have to ruin my credit score either.

I could not imagine where I would be without the help I ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Usually I m really worried about how I am going to buy the back to school supplies I need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing for school.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through hoops.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to payday loans, I have not had to be delinquent on any of the bills I’ve had.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had one less thing to worry about.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

I like the idea of short-term credit because I don’t want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Why is the government now also trying to limit the options available for lending? I believe that pay day loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.
December 24, 2015

I can not begin to tell you how great my experience was about my payday loan. My child is starting school and thanks to the payday loan they wo nt have to do so unprepared. I was going to have to cut out some of the essential supplies on our shopping list because I could nt afford it, but now we do nt have to make that sacrifice.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

When you re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

The staff is so wonderful. They ve gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

I used a loan to help pay for my insurance. I m so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would nt have had the money to afford paying for the insurance.

I do nt know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

Sometimes minor things turn into big repairs. Pay day loans are great in those situations, whether I m buying parts or hiring someone to make a repair that I ca nt manage. These loans have been an huge help.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

I do nt like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was
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I hope you will not take payday loans away because I have a good story to tell. Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

When I didn’t have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

When I realized that I could not afford the supplies suggested for my kids at school I decided to take out a payday loan. I’m so glad I did because it allowed me to get all the supplies I needed for my children in time for the first day of school.

Last year we didn’t know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.
Very excited to share my story about my payday loan experience. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

After having a lot of work done to my car, the bill came and I was nt able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could nt afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

More often than not, I m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

When I had some money trouble I used a payday loan and am happy I did. A huge concern I have with other types of borrowing is how much information you have to give them. I do nt trust credit card companies or big banks to keep my personal information safe. If I do nt have to give out my whole life story, I m not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It s simple and I feel more comfortable.
I urge you to keep an open mind on payday because I have a good story to tell. When I couldn’t pay my bills, I didn’t want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

Bills are always higher in the summer, and I’ve learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able to make the car payments but couldn’t pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.
December 24, 2015

I hope you will listen to my story as to why a pay day loan helped me. A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I’ve taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a loan, but that’s what being responsible is all about. I’m glad that these loans are available for people like me.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day XXXX will have what I need to pay it back and not lose any property.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

I’ve always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I’m so glad I pulled out a payday loan and saved my credit score.

December 24, 2015

I have a good story to tell you about the payday loan I was able to obtain. As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.
December 24, 2015

I have had a good experience with my loan from the payday loan company. Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I am so glad this is an option for me.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I had to take out a payday loan in order to cover my taxes after unexpected expenses snuck up on me, and I am glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to XXXX Americans like me.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am sure I am happy to have been able to avoid that.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Why does the government all of a sudden want to eliminate payday loans? I have used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I cannot afford the supplies, I have gotten a payday loan and have found them very helpful.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years,
I need you to understand what a difference a payday loan has made in my life. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

Bills are always higher in the summer, and I’ve learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

What would I have done if it was not for my payday loan covering an important home repair? I really don’t want to think about it. This type of loan made everything possible for me.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Payday loans are not bad because I had a very good experience with mine. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Sharing my story about payday lending is important. There are a lot of options out there for people that want to get a loan. That’s what makes this country great – I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Once I got in an accident, I knew I wouldn’t have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.
I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

I've used payday loans to pay my taxes. This was a life saver. I did not think I would be able to pay all my bills and my taxes without help, and I was right. Fortunately, help was there when I needed it. I'm grateful I could get a payday loan.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

My children's school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I wanted to tell you why payday lending is so important for me and my family. Why does the government all of a sudden want to eliminate payday loans? I've used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.
I have a good story to tell you about the payday loan I was able to obtain. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

I share this story with you because I think payday lending is important. At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I can not always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

The interest rate of credit card companies is always changing. With it being so unpredictable, you cannot really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It’s a lot easier for me.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it is wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

A payday loan is not a bad thing and I hope to share my story with you. Pay day loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

The payday company I took my loan from has helped me tremendously. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.
I support pay day loans because I had a good experience. Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did nt have to ruin my credit score either.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

I got a payday loan and wanted to tell you my story. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I m so glad this option was available to me.
I am so happy that I turned to a payday loan when nothing else was available to me. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Of the many stories you get please read mine because it is important to me. I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.
How great for me that a pay day lending store was around the corner when I needed it. I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

A lot of people look forward to the holidays, but in the past, I have not been XXXX of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

It seems like these days you always have to read the fine print. I’m so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

I have gotten payday loans over time and have nothing but positive things to say. After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I have had a good experience with my loan from the payday loan company. It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

When I did not have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. You should not use a credit card if you do not have the money to pay it off by the due date. That’s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I can’t pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.
Sharing my story is important because others may need the same credit option of a payday loan like I did. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

A lot of people look forward to the holidays, but in the past, I have not been XXXX of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Please know that a payday loan was important to me. State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

Very excited to share my story about my payday loan experience. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Please do not take the payday loan choice away from consumers because one helped me very much. You should not use a credit card if you do not have the money to pay it off by the due date. That is when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.
I wanted to let you know that a payday loan was important to me. When my checkbook is extra-busy during the holiday season, it's nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

There so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I urge you to keep an open mind on payday because I have a good story to tell. While I can't always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can't afford to give my kid gifts. The payday loan helped me so my child could open a present on XXX.

When I needed help a payday loan was there. I have a lot of pride and when I couldn't pay my bills, I knew I couldn't turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I'm so glad there is one right by my house to make it even easier for me.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I’ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

I walked away very impressed with the staff’s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

After I pay my typical monthly bills and expenses, sometimes there is not much left over — even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.
I support the use of a payday loan because I had a positive experience. The payday loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

The worst part about water and power bills is that if you don’t pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to payday loans to help me.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but didn’t like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

There are many reasons why I support payday lending but I want to tell you why it helped me. Why is the government meddling with something that has helped so many Americans? Without payday loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.
I wish you would keep pay day lending available because one of the companies has really helped me out. Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

I recently used a short-term loan for a very necessary family expense : groceries. With food prices skyrocketing over the last few years, it s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I m covered if something bad does happen at home.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any issues.

When the holidays came, we did nt know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I rely on my car to go to work every day. Without it, I would nt be able to live my life. When my car needed repairs, I was worried I was nt able to pay the bill. That s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I ca nt believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do nt know where else I would have gone to get such a short term loan.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I will be sure to consider them next time I need money.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would have had to borrow people's cars to get to work, and that's a lot to ask of my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long
My family had a good experience at a tough time because of a payday loan. My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

When things break at home, it s never expected, and they almost always have to be fixed immediately. I ve relied on pay day loans to guide me through those times, when I need to pay for something that I did nt have the money for.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did nt think of. They really helped me out and got me the money I needed quick.

When my utility bill came in the mail, I could nt believe how expensive it was. In order to pay the balance, I went to get a payday loan. I m so glad this was available to me when I needed it. I could nt imagine what would happen if I was nt able to get a short-term loan.

I can not imagine where I would be if I had not gotten a payday loan. Times were tough XXXX XXXX, and I did nt know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

I do nt have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

I am glad that I turned to a pay day loan when nothing else was available. A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.
I need you to understand what a difference a payday loan has made in my life. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Please support payday lending because a payday loan helped me. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

I have gotten payday loans over time and have nothing but positive things to say. Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.
Sharing my story with you because a payday loan has helped me. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It is a quick and cheap alternative when you need money fast.

What would I have done if it was not for my pay day loan covering an important home repair? I really do not want to think about it. This type of loan made everything possible for me.

I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

The holiday season is a time all of us should be thinking about what more we can do for XXXX another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I m incredibly grateful for it.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

I had no idea how much my parent s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I m not sure how else I would ve paid those bills on top of my regular, everyday expenses.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I have to pay for both my rent payment and my insurance. There was a time that I could nt afford everything at once. Without the loan, it would nt have been possible to make everything work and pay it all on time.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a pay day loan. These loans help me with some of those household expenses that no one ever sees coming.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.
I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Sometimes I feel like I m just part of my bank s bottom line. When my bank ca nt help me out, I turn to pay day loans. I have never been disappointed with the service I ve gotten at these stores and I ve been able to meet my financial obligations.

Pay day loans are a valuable financial option that the government should nt take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do nt have to worry about making payments or dealing with the pesky XXXX.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.
I share this story with you because I think payday lending is important. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I am glad this option was available to me so that I could make the payment on time.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to payday loans, I have never had my power shut off.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to payday loans, I have not had to be delinquent on any of the bills I have had.

A lot of people look forward to the holidays, but in the past, I have not been happy much of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I am glad I found out that payday loans were available.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.
I want to tell you why payday lending is important. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I don't have to ask my family for help when I'm worried about getting all my bills paid.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I did not have to miss any work days because of my car.
Payday lending is a good thing and I wanted to tell you why I believe it is. I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

When my checkbook is extra-busy during the holiday season, it is nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can not wait. That's when payday loans are helpful and I'm glad they are available.
I wanted to let you know that a pay day loan was important to me. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.
I found my payday loan experience a positive one and wanted to share it with you. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My payday loan helped me get through this difficult period and my children did not have to suffer from it.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

Keeping our house nice and neat is extremely difficult when you have a family. I've taken out payday loans to make sure our house is a safe place for them to grow up in.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Pay day loans are a valuable financial option that the government should not take away from XXXX families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I'm glad I went through with the loan as it was quick and hassle-free.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they XXXX not be for everyone, I have felt that they are the best option for me.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

When in a bind I turned to a payday loan and it helped me. ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

I was fortunate to get a payday loan and it really helped me. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.
Please know that a payday loan was important to me. I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was nt going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did nt have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

I hate taxes but I have to pay them. If I do nt, I could be in a lot of trouble! So payday loans have helped me in the past when I did nt save enough money to cover all my taxes. I m thankful that this was an option.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

Power and water bills are some of the toughest ones to pay. You ca nt be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice.
I wanted to let you know that a payday loan was important to me. Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

I did not have the money in my bank account when taxes were due so I got a loan to pay the balance that I owed. This was the perfect option for me and I could not imagine what I would have done without this loan.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Without a payday loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The payday loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

There are times when I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

My family had a good experience at a tough time because of a payday loan. Payday loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would’ve had to neglect if I did not have the option of the loan.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.
You must be aware that there are good stories about payday lending and I am XXXX of those stories. There have been a few times in the last couple of years where I was nt able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I m glad I did. These loans gave me the flexibility I needed and did nt add any drama to an already stressful situation.

A payday loan helped me buy insurance, which was helpful. If I had nt gotten the payday loan, I could nt have afforded the insurance. Replacing my stuff would have not even been an option, because I would nt have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

When you re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do nt have to ask my family for help when I m worried about getting all my bills paid.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I had no idea how much my parent s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I m not sure how else I would ve paid those bills on top of my regular, everyday expenses.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.
When I had some money trouble I used a payday loan and am happy I did. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

When you're the XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and XXXX that banks can not take care of. I have a positive story to share with you. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Getting around town was almost impossible when I could nt drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I ca nt always wait to get the money I need to pay my bills. Payday loans make it possible so that I do nt have to pay high interest rates or late fees. This was by far the cheapest option for me.

I m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I m sure I will use this type of loan again.

Bills are always higher in the summer, and I ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I m thankful to have pay day loans as a backup.

It seems like these days you always have to read the fine print. I m so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I ca nt afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.

Health care costs continue to grow and doctors visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.
When I needed some help I used a payday loan and it helped me so much. The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

I have always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I am so glad I pulled out a payday loan and saved my credit score.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I was incredibly grateful for it.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I cannot imagine how much harder this year would have been without the possibility of getting a payday loan.
I’m happy that I got a payday loan and needed to tell you how it helped me. My kids need all the help they can get to keep them focused, but I couldn’t afford the necessary school supplies to help them do their work. That’s why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a payday loan to get through this emergency.

Medical bills can add up when you don’t expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It’s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Money issues happen and I was glad that I turned to payday to assist me. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used XXXX and it was very helpful to me. Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.
I hope you will listen to my story as to why a pay day loan helped me. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

A payday loan helped my family and it was important for me to share my story with you. Taking out a payday loan meant my children didn’t have to share school supplies. This is a great help to my family, and all of my children’s educations.

During the summer months my daycare bills double with my children’s activities. My pay day loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

I got a loan to help me with a home repair, and am so glad I did. Now that it’s all fixed I don’t have to worry anymore. Without the loan I would’ve been forced to ignore all the broken parts.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I don’t know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Car repairs are rarely expected and usually expensive. For those times that I can’t pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into pay day loans to make sure I don’t fall behind. Those loans have helped immensely when I feel like I don’t have enough to cover bills.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.
I wanted to let you know that a payday loan was important to me. Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn't happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

XXX costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

A payday loan helped me and I hope you read my experience. Nobody enjoys paying bills, but it has to be done. When I was struggling to make ends meet, payday loans gave me the assistance I needed to take care of my debts. I've highly recommended payday loans to friends and family because of my own experiences.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

Sharing my story with you because a payday loan has helped me. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXX$ dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Money issues happen and I was glad that I turned to payday to assist me. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.
I am so happy that I turned to a payday loan when nothing else was available to me. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

During a difficult time, I did nt know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do nt have to rely on the government for help.

Payday loan helped change a terrible situation into a good XXXX. My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could nt pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

When things break at home, it s never expected, and they almost always have to be fixed immediately. I ve relied on pay day loans to guide me through those times, when I need to pay for something that I did nt have the money for.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Sometimes it s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I m so glad it was readily available to me.

A payday loan helped me when I did nt want to turn to others for help. I know what I m getting into when I take out a pay day loan. Sometimes when I am short on cash and need the money, I m glad this is an option that is available to me. This loan is not complicated and so easy to understand.

I live in a very old house, and have to fix stuff a lot. Sometimes it s more expensive than I ever could ve imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Too many people get into major debt and big trouble with credit cards. I do nt have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.
Please do not believe that all short term lending is bad, because I had a very good experience. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

A loan from a pay day store really helped me and I want to keep this option open to everyone. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I can not imagine where I would be if I had not gotten a payday loan. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I could not pay on my credit card.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I got a payday loan and wanted to tell you my story. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.
I used a pay day loan and I am very glad that I did. Taking out a short-term loan during the holiday season was XXXX of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I need you to understand what a difference a payday loan has made in my life. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Without the option of a payday loan I do not know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

I’ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.
December 21, 2015

A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I m so glad I did because it put me at ease knowing I was protected.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

December 21, 2015

I have a good story to tell you about the payday loan I was able to obtain. A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.
Taking out a payday loan was very positive and I think it is important to share my story with you. I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

I hope you will take time to read my positive story about my payday loan. Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.
I have benefited from a pay day loan and wanted to share my experience with you. There have been occasions when my bills have
stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local
cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and
could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and
family.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At
first, I had to get a pay day loan so that I could afford but I’m glad I did. Everything was very easy and this was a perfect option for me.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can
make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very
clear to understand.

I was so relieved to take out a pay day loan as it was the cheapest option for me. The staff explained everything in simple and very
understandable terms.

When the banks can’t help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow.
Payday loans helped me get out of a difficult situation when no one else seemed to care.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we
turned to a cash advance to help.

The payday company I took my loan from has helped me tremendously. Cost is an issue to consider with payday loans. Depending on
the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared
to many options. They are especially good compared to paying late fees.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to
get the money they need quickly. I love having this option available to me.
Sharing my story with you because a payday loan has helped me. A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Whenever I need work done on my home I know it will end up costing me. When I m not able to afford the bill, I turn to my local payday loan store to help me out. It s great knowing they are there for me when I need it.

I needed to get my car fixed but did nt have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

The pay day loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did nt know how I was going to get by last year. But then I got a short-term loan, and the holidays did nt seem so daunting anymore. It was exactly what I needed.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. Last year we did nt know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
A payday loan was so important to me that I wanted to share my experience with you. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a pay day loan. These loans help me with some of those household expenses that no one ever sees coming.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I am glad this option was available to me so that I could make the payment on time.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.
At a time when I needed help I turned to a payday loan. Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Thank goodness for payday loans helping my family in our time of need. In all honesty I am not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

If it is not broke, please do not fix it. Payday loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I am confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

Child care is expensive, especially if it is needed without much warning. If my work schedule gets shuffled or if my child is sick and I cannot be home, I've relied on babysitters. Paying for them is a burden, and I've taken out a loan before to help with that cost.

Getting a pay day loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would have been impossible to keep them safe without these home repairs.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

It seems like these days you always have to read the fine print. I am so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

When I had some financial issues I used a payday loan and am grateful the choice was there. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.
December 21, 2015

I am glad that I turned to a pay day loan when nothing else was available. I needed money and did not know where to turn. I thought about going to the pawn shop but did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I have used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That is why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it is nice to have a safety net like that to help me when I need it the most.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

I’m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

Medical bills can add up when you don’t expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I couldn’t afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

When bills start to pile up and you’re on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I urge you to keep an open mind on payday because I have a good story to tell. I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

I obtained a payday loan and I wanted to share my story with you. The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.
I share my story about payday lending because it is important to keep this credit option open. Whether it's a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That's why I've gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Once I got in an accident, I knew I wouldn't have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and didn't have to ruin my credit score either.

With all the identity theft these days, I don't want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I got a payday loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

I could not imagine my life without payday loans. I wouldn't be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I can't afford the supplies, I've gotten a payday loan and have found them very helpful.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

At a troubling time a payday loan came in handy. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
I have a positive experience to share about my payday loan. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I have never had my power shut off.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

My cable bill was outrageous recently and I had to take out a payday loan to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

A lot of people look forward to the holidays, but in the past, I have not been a fan of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special event happen for my family until I got a payday loan to help me with my bills.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.

I have a good story to tell you about the payday loan I was able to obtain. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan to cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.
I got a payday loan and wanted to tell you my story. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.
Please know that a payday loan was helpful to me and I wanted to tell you why I used XXXX. A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

XXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

I recently had an incident in my home and I am so glad I had renter’s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Back-to-school shopping is always tough on my family, and last year we decided to take out a payday loan. I’m so glad we did; it was so easy and helped us so much! I hope next year we won’t need a loan, but it’s nice to know that getting XXXX is possible.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some daycare expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

I had to get a lot of work done on my home and it was not something I was able to ignore. I really needed to get my house fixed and my insurance really was not helpful. In order to pay for everything, I got a payday loan. It was so easy and really gave me a helping hand.

Every XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

After going in to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

Sometimes I feel like I’m just part of my bank’s bottom line. When my bank can’t help me out, I turn to payday loans. I have never been disappointed with the service I’ve gotten at these stores and I’ve been able to meet my financial obligations.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I can’t pay for that insurance so I have to use a short-term loan. I was very happy with my experience. A payday loan has made a positive impact on my life and I wanted to share my story. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
I can not say enough about the importance of my payday loan. After a XXXX accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I m glad I did. These loans gave me the flexibility I needed and did nt add any drama to an already stressful situation.

I ca nt always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Family expenses add up -- this is nt news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I ve been able to put food on the table and have been very satisfied with the results so far.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
I share my story about payday loans because it is important to keep this financial option available to everyone. Taxes are not exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.

My family has benefitted from payday loans on and off for years, and we’ve never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

Making ends meet is hard enough without a surprise home repair. I took out a payday loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

When I first decided to get a payday loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option sometimes.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

When I had some money trouble I used a payday loan and I am happy I did. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Sharing my story about payday lending is important. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. How come a few people in Washington, XXXX can plan my life for me? I am capable of making my own decision and do nt need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I m sure I will continue to use them in the future.

I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

In the past, I ve used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

Last winter was particularly brutal, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

When my wallet was spread thin over the holidays, I did nt know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

I took out a payday loan to help pay for school supplies for my children. Without it they would nt have been able to keep up with their assignments.
I have had a good experience with my loan from the payday store. With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

When I got in trouble a payday loan helped me. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
I can not imagine where I would be if I had not gotten a payday loan. Taking out a payday loan gave me the financial flexibility I needed to purchase my child's school supplies. Without the loan my child would have missed out on important opportunities in their education.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I don't fall behind. Those loans have helped immensely when I feel like I don't have enough to cover bills.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.
December 20, 2015

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don’t waste your time on payday loans especially when good people need them to get by.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able to make the car payments but couldn’t pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.
One payday loan helped change a terrible situation into a good one. When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

With health insurance premiums changing, sometimes it's really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able to make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a payday loan would be.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

During the summer months my daycare bills double with my children's activities. My payday loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

Family expenses add up -- this is news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

When I first decided to get a pay day loan, I did nt know what to expect. After sitting down and talking to someone, I really understood the product and did nt face any unexpected fees.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.

I have a good story to tell about the payday loan I got. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to payday loans, I have not had to be delinquent on any of the bills I have had.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks -- all the fees were explained.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

I support the use of payday loans because I had a positive experience. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

When there was nowhere to turn, a payday loan helped me. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided overdrafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.
I hope you will listen to my story as to why a pay day loan helped me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of pay day loans to help pay for my bills -- especially ones that are not exactly expected.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.
I took out a payday loan – I had a few other options but decided that a payday was my best. I want to tell you my story. Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I can’t imagine how much harder this year would’ve been without the possibility of getting a payday loan!

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

My children were really nervous for the first day of school and worried they were not prepared. I decided to take out a payday loan so that I could afford to prepare them with all the school supplies they would need for their first day.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I’m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years payday loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.
I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

I have a lot of pride and when I could nt pay my bills, I knew I could nt turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any problems.

I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

I was new to the pay day loan process and was nervous because I really did nt know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

Child care is expensive, especially if it s needed without much warning. If my work schedule gets shuffled or if my child is sick and I ca nt be home, I ve relied on babysitters. Paying for them is a burden, and I ve taken out a loan before to help with that cost.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I m incredibly grateful for it.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

When I did nt have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

A payday loan made a positive impact in my life. Health care costs continue to grow and doctors visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.
December 19, 2015

I hope you know that I have a great story about my loan from a payday lender. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

A loan from a pay day store really helped me and I want to keep this option open to everyone. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.
Of the many stories you get please read mine because it is important to me. In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

When my wallet was spread thin over the holidays, I did nt know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Using my credit cards when I do nt have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do nt have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I used a pay day loan and I am very glad that I did. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I used a payday loan to pay for my insurance, which I knew I needed but was nt able to afford in a big payment. I do nt own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to pay day loans to help me out. This was great and made sure I did nt have to pay any of those dreaded late fees.
A payday loan has been a good thing for me so I wanted to share my experience. An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but couldn't quite afford it. Instead of staying unprotected, I got a short-term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a payday loan and pray that the next month won't be so bad.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Please know that a payday loan was important to me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I hope you will read my story and understand how a payday loan really helped me. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Honestly, I do not know what I'd do if I couldn't take out a payday loan so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Please understand that a payday loan is very important to me. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Sharing my story with you because a payday loan has helped me. I can't always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I couldn't believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.
December 18, 2015

At a challenging time, a pay loan helped me fix a situation that was important to me. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

I had to get a lot of work done on my home and it was not something I was able to ignore. I really needed to get my house fixed and my insurance really was not helpful. In order to pay for everything, I got a pay day loan. It was so easy and really gave me a helping hand.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I am glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I have had a good experience with my loan from the payday store. I ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I m so glad they were there to help.
You must be aware that there are good stories about payday lending and I am XXXX of those stories. I had to get a lot of work done on my car recently and did nt know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family s cars which would have gotten pretty annoying for them.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do nt trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

More often than not, I m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

Bills are always higher in the summer, and I ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I m thankful to have pay day loans as a backup.

My children were really worried about starting school, and I worried that I did nt have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did nt have to worry about being prepared.

I was fortunate to get a payday loan and it really helped me. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

It s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.
I am very happy that I was able to use the services of a payday loan. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a payday loan. These loans help me with some of those household expenses that no one ever sees coming.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I don’t want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it has made a real difference for me. To avoid a utility from being shut-off, I went ahead and got a payday loan so I don’t have to pay additional costs. It was an absolute lifesaver.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I couldn’t believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I got a loan to help me with a home repair, and am so glad I did. Now that it’s all fixed I don’t have to worry anymore. Without the loan I would’ve been forced to ignore all the broken parts.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

Taking out a short-term loan during the holiday season was XXXX of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

As a parent with a full-time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My payday loan has helped me get through these times and provide quality care while my children are sick.
My story is not unique but it is important to me and I wanted to share it. Why is the government now also trying to limit the options available for lending? I believe that pay day loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

XXX time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did not get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It is a quick and cheap alternative when you need money fast.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXX.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I am so happy that I turned to a payday loan when nothing else was available to me. I have had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

When I need cash, I need it right away. I cannot always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

I share my story about payday lending because it is important to keep this credit option open. When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

At a difficult time a payday loan helped me solve a problem. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.
December 18, 2015

To CFPB, I was seeking for help from this company name LOAN ASSISTANCE GROUP (LAG).

They deducted $2400.00 from my bank account every XXXX weeks started XXXX/XXXX/2014 for 18 months for their service charges fees. They decided to stop their services because I can not pay anymore to pay back all my payday loan debts for the program settlement, which is they did not explain it to very well how this program works. I did not ask them to stop the program. The company just decided to stop helping me. So, I ask them to get my money back or refund my money but they wont do it. Please me an Advice, what the next step.

Check below LAG email:

From: XXXXXXXXXXXX
To: XXXXXXXXXXXX
Sent: Tuesday, XXXX XXXX, 2014
Subject:

Updated - Your Payment Plan Schedule for LoanAssistanceGroup.com

Dear XXXX,

Before we get to the actual plan schedule, we want to emphasize that the most important element in your debt settlement program is your savings. To avoid confusion between the money we will collect for our fees and the money you will save during your plan, it may be helpful to consider the following points. Please note that these are general "rules of the road." Don't hesitate to call us with any questions about your own plan.

1) We are not debiting the savings amount from your bank account. LoanAssistanceGroup.com only debits our own fees. You are responsible for saving the money necessary to fund your settlements. The budgeted amount listed in your plan covers both our fees and the amount you need to save to build up the funds we estimate you will need to resolve your loan accounts.

2) If you do not save, your program will not work. This program is about settling your payday loan debts amicably when possible. To settle loan accounts at a significant discount you must be in a position to make an immediate payment. This is why savings money according to the plan is so important.

3) We verify your savings monthly by sending you an automated email to which we ask you to respond with the updated amount of your savings. If you fail to save the necessary money to fund settlements, we need to discontinue the program. Otherwise, you would be paying us for nothing and we are not interested in taking your money unless we reasonably believe we can deliver results.

4) In addition to putting aside your budgeted amount, communication between us is a key element to a successful program. You can contact us at any time to discuss your program. We will be happy to review what has been done so far and what we plan to do next and to learn of any difficulties you might be experiencing. However, we must emphasize that if you do not do your part in putting aside the entire budgeted amount, we can not negotiate settlements because you will not have the funds set aside to pay them.

5) A savings account is the best place to save this money. Ideally, your savings should not be mixed with your daily expenses money. It should be in a separate savings account. It is much easier to identify what money is earmarked for settling your loans when it is separate from the money you need to pay your bills.

While you can utilize either a checking or savings account to place your budgeted amount in, savings accounts are safer than checking accounts when dealing with payday lenders. While most lenders consider themselves to be true financial institutions; regardless of what others might think of the product, there are some rogue lenders out there. If these rogue lenders learn the details of your new account; because of a bounced check, for example, they may try to debit it. XXXX This can easily be reversed, but we don't want you in the position of chasing your own money. Savings account information is much more difficult for them to obtain. In addition, there are lenders that will submit paper drafts against your checking account (assuming you have not closed it) because these are not electronic and you can not revoke authorization prior to them doing so. (You can stop payment afterwards, usually for a fee charged by your bank.)

6) If your program is discontinued due to failure to save, we will cease debiting fees and you will owe us nothing further. However, your creditors may resume their collection activities. Discontinuing a program is always a last resort. We understand that you are already experiencing financial difficulties and things do come up from time-to-time. And we will work with you to make reasonable revisions when necessary. But when you simply refuse to save, we have no choice but to discontinue the program and advise that your lenders that we no longer represent you. We do not want this to happen. Please remember that saving money is every bit as important to us as paying...
I want to tell you my story as to why a payday loan was important to me. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Money issues happen and I was glad I went to a payday lending store. It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

During the summer months my daycare bills double with my children's activities. My payday loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to payday loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

A payday loan helped me when I did not want to turn to others for help. More often than not, I'm living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

I got a payday loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.
Please know that a payday loan helped me and I hope this credit option is still available in the future. Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

When there was nowhere to turn a payday loan helped me. After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I'm glad I found out that payday loans were available.

I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I share this story with you because I think payday lending is important. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

When I needed some help I used a payday loan and it helped me so much. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

XXXX payday loan helped change a terrible situation into a good XXXX. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
Very excited to share my story about my payday loan experience. I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I have benefitted from a payday loan and wanted to share my experience with you. The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water doesn't get shut off. Sometimes I can't afford my bills, but I definitely can't afford to lose my water. So pay day loans are the best solution.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I didn't think of. They really helped me out and got me the money I needed quick.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I wanted to share my story about the use of a payday loan. The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

Every XXXX, the holiday season is in full swing, and it's not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I didn't think of. They really helped me out and got me the money I needed quick.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.
I wanted to let you know that a payday loan was important to me. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn't do it.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I didn't have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Car repairs are rarely expected and usually expensive. For those times that I can't pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I couldn't imagine how I would pay my mechanic sometimes without them.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. Last year I knew I was not going to be able to afford all of the supplies my children would need at school and feared that my finances would hold them back from a good education. I took out a payday loan so that my kids would have the tools to keep up with everyone else.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreak your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.
December 18, 2015

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

My children's school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I was so relieved to take out a payday loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Without a payday loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The payday loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

If it is not broke, please do not fix it. Payday loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account cannot handle the extra bill, like during tax season, and I have turned to payday loans to help me.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I’ve used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me
I have a good story to tell you about the payday loan I was able to obtain. Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and don’t think the opportunity should be taken away from me in the future.

Costs from an ATM transaction or a late bank fee can be expensive. I’d rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can’t tell you how grateful I am for that, and even if they didn’t realize it at the time, I know my family is, too.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

Sharing my story about payday lending is important. A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don’t have the money to do this, I use a payday loan.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we didn’t pay would much worse.

A payday loan has been a good thing for me so I wanted to share my experience. After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

XXXX isn’t always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seem to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

Traditional banks do not seem to care about short term loans, especially when I need one for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.
I'm happy that I got a payday loan and needed to tell you how it helped me. Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I wouldn't fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Once in a while, my family gets a loan to pay our bills so we don't have to be late. Especially with kids, I can't even imagine the consequences if our power or water got shut off.

I like the idea of short-term credit because I don't want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

You need to know that a payday loan helped me out tremendously. I don't think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I don't know where I would turn.

I have had a good experience with my loan from the payday loan company. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.
I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I am so glad they were there to help.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it is wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

Sharing my story with you because a payday loan has helped me. A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.
Sharing my story about payday lending is important. I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

I did nt want to have to fight the IRS so I always try to pay my taxes on time. Recently, I did nt have enough money to pay it all at once so I pulled out a short term loan. I m glad I was able to settle my debts and not have to deal with any government agencies.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.

Sometimes my insurance does nt cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I m so glad this is an option for me.

Holidays and special occasions always seem to take a toll on my wallet -- whether it s XXXX, family birthdays or a wedding anniversary. In the past, I ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

One payday loan helped change a terrible situation into a good one. I did nt want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would nt have been able to pay for my coverage.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

When my checkbook is extra-busy during the holiday season, it s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and ca nt wait. That s when payday loans are helpful and I m glad they re available.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

You should not use a credit card if you do not have the money to pay it off by the due date. That's when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I can't pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

Bills are always higher in the summer, and I've learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have pay day loans as a backup.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
Taking out a payday loan was very positive and I think it is important to share my story with you. When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Taking out a short-term loan during the holiday season was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.
I share my payday lending story with you because it is important to keep this option available. Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

The payday loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

When I need cash, I need it right away. I can not always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

Keeping our house nice and neat is extremely difficult when you have a family. I've taken out payday loans to make sure our house is a
December 18, 2015

Telling my story is important because a payday loan really helped me when I needed it. I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I’m so glad I got insurance because it put me at ease knowing my things were safe.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
Not my brightest moment, but following the hospitalization of my partner and needing "quick cash", I took out a loan with Red Rock Tribal Lending, LLC d/b/a CastlePayday.com. It was a ($350.00) loan, and I was told on the phone that I would be charged a finance charge of ($120.00), steep yes, but it was a one time thing, and I could take the hit. It was not until after I agreed to the loan and received the funds, that I learned the interest rate on this loan was going to be 849.0116 % and that the total repayment for the ($350.00) loan was going to total a mind blowing ($1800.00).

Knowing this had to be illegal, I initially went to the FTC website which directed me to your website and I filed a complaint with the CFPB on XXXX XXXX, citing the illegal practices and predatory procedures this company used. On XXXX XXXX I received the response from the company stating that I had agreed to the 849.0116 % interest rate, and that they had done nothing wrong. HOWEVER, they also responded that "While not obligated to do so, and in an effort to resolve this in a manner that is most favorable to you, the Company has Charged Off your account and updated its status to Paid in Full, thereby concluding your business with the Company. They know what they are doing is at best unethical, and most likely illegal.

I had already paid slightly more than what I had agreed to on the phone with their Representative, but since I was stupid enough not to make sure what I was getting into, this response was totally acceptable for my situation.

I am very grateful for the assistance your organization provided in resolving this situation. The resolution was much faster and far more positive than what I had expected.

I do wish however that there was a way to ensure that this company was investigated and that they could be stopped from doing this to others. They have undoubtedly taken advantage of thousands upon thousands of people who are already in dire financial trouble and compounded their problems through their illegal business practices. It is one thing to make a legitimate loan as a financial institution, this is not legitimate. Loan sharks do not even try charging a 849.0116 % interest rate, and I am pretty sure that is illegal, and with the courts ruling that the FTC has jurisdiction in these "Tribal lender cases, it would be nice to see them take action that would force these companies to act as responsible lenders, and not criminals. Too many people are suffering because of these types of scams.

I was fortunate enough to know how to file a complaint, and I will definitely be sure to post a link to your site on every complaint board I can find in the hopes other victims of these unscrupulous predators may get some relief, and hopefully, if enough people learn to utilize this resource, it may show a pattern significant enough to warrant further action by an agency that has the jurisdiction to put a stop to practices like this.

Thank you again, your organization was able to stop this predatory lender from continuing to carry out their illegal practices in my case, I fully believe that without your assistance I would have ended up paying the outrageous charges that I was not made aware of until after this loan agreement was in force.

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.
I have a good story to tell about the payday loan I got. Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I received a call from XXXX after XXXX ThursdayXX/XX/XXXX. The caller wanted me to repay a Title Loan I never applied for from XX/XX/XXXX they claimed. They had some of my personal info and it upset me a lot. The company name they gave me was Impact Mediation. They would not provide a mailing address or any details for my "debt"

I wanted to tell you that short term lending is not bad because I had a good experience with mine. I've used pay day loans before because I don't have a lot of confidence in banks today. These loans have always been there to help me and I've never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I've used the loans properly and sensibly and don't think the opportunity should be taken away from me in the future.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

When I did not have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for people like me who do not have a lot of options for short term loans.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

At a difficult time a pay day loan helped me solve a problem. You should not use a credit card if you do not have the money to pay it off by the due date. That's when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice Christmas. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
A payday loan helped me and I hope you read my experience. There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I have a good story to tell about the payday loan I got. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I’m sure am happy to have been able to avoid that.
I have a positive experience to share about my payday loan. I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

When my child's birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to pay day loans to help me out. This was great and made sure I did not have to pay any of those dreaded late fees.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

Payday loans are not bad because I had a very good experience with mine. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.
I am excited to share my story about my payday loan with you because it was a positive experience. I hope you will learn that this option is for everyday working people. When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Sharing my story about payday lending is important. We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

Once in a while, I need a small loan and I don't want to bother my family. A lot of the time banks and credit unions won't even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that's always worked well for me.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

I know that a payday loan saved me and wanted to tell you about it. The government needs to stay out of my wallet! I can make my own decisions and I don't need people telling me what to do with my money. I don't limit who you can borrow from, so why should you be able to limit my choices?

Money issues happen and I was glad that I turned to payday to assist me. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I'm so glad I did because it put me at ease knowing I was protected.

Payday loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

Child care is expensive, especially if it's needed without much warning. If my work schedule gets shuffled or if my child is sick and I can't be home, I've relied on babysitters. Paying for them is a burden, and I've taken out a loan before to help with that cost.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

With school supplies being so expensive, I was worried that I would not be able to afford them with the heap of other bills coming in. Taking out a payday loan allowed me to give my kids all the supplies they'll need to go back to school.
Please support pay day lending because it did help me. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

You should not use a credit card if you do not have the money to pay it off by the due date. That's when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I'm confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I have been getting calls at work from XXXX XXXX with CashAdvance phone number XXXX demanding I pay a debt for them in the amount of XXXX using money gram. I do not owe these people any money and I am getting harassed at work.

I wanted to let you know that a pay day loan was important to me. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
I urge you to keep an open mind on payday because I have a good story to tell. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I need you to know how important my payday loan was to me. A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck can't quite cover everything I have to pay for.

Power and water bills are some of the toughest ones to pay. You can't be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I was thankful for my payday loan experience and I wanted to share it with you. To avoid a utility from being shut-off, I went ahead and got a payday loan so I don't have to pay additional costs. It was an absolute life saver.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I'm glad I went through with the loan as it was quick and hassle-free.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays didn't seem so daunting anymore. It was exactly what I needed.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.
Please support payday lending because a payday loan helped me. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day XXXX will have what I need to pay it back and not lose any property.

When I could not pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It s a quick and cheap alternative when you need money fast.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

My children s school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.
I support payday loans because I had a good experience. We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

Where would I be without payday loans? My house probably would've fallen into total disrepair by now. I use the loans to pay for things I didn't think would ever break. It's hard to pay for repairs even when you know certain things are getting old and you're saving up to replace them.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I don't want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I don't want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used payday loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

Taking a payday loan was very positive and I think it is important to share my story with you. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

I was new to the payday loan process and was nervous because I really didn't know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a xxxx hoops.
What a huge help it was to have a pay day loan available to me. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

Over the holidays, budgets can be stretched fairly thin. I was nt even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I m glad they were available to me.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it s nice to have a safety net like that to help me when I need it the most.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. Although I do nt regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
I support the use of a payday loan because I had a positive experience. Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I couldn’t rely on payday loans, I would have to ask my family for money, and I don’t want to do that if I can help it.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I’m so glad there is one right by my house to make it even easier for me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Whether it’s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn’t do it.

The ability to get a loan for a XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I don’t want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I don’t use it very often but I was glad I did when a problem came up that I wasn’t expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I wouldn’t have been able to get to work on time every day and might have lost my job.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I received a call from Stark recovery about a payday loan that I never took out. I never applied for one. They claimed it was from 2013. This is a lie and fraud. My info was received through a hack to blue cross blue shield insurance company.
A payday loan is not a bad thing and I hope to share my story with you. My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

A payday loan was so important to me that I wanted to share my experience with you. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The payday loan helped me so my child could open a present on Christmas.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

It seems like these days you always have to read the fine print. I am so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great – I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Sometimes I feel like I’m just part of my bank’s bottom line. When my bank can’t help me out, I turn to pay day loans. I have never been disappointed with the service I’ve gotten at these stores and I’ve been able to meet my financial obligations.

I took out a payday loan – I had a few other options but decided that a payday was my best. I want to tell you my story. Pay day loans help many Americans who work hard every day to pay their important bills when they don’t have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

A pay day loan helped me and I hope you read my experience. At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Of the many stories you get please read mine because it is important to me. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.
I share my story about pay day loans because it is important to keep this financial option available to everyone. I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

My kid’s birthday was coming up and I didn’t have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get XXXX when I need it.

Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I can’t even imagine the consequences if our power or water got shut off.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I’m glad this option was available to me.

Kids are expensive, and if XXXX of them gets sick or hurt, they’re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I share my story about payday lending because it is important to keep this credit option open. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills – especially ones that are not exactly expected.

Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won’t spend as long in debt to someone else.
I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I m glad they never tried to take advantage of me.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.

When the holidays came, we did nt know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I am so glad I did because it put me at ease knowing I was protected.

Fixing things around the house is hard both in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

I've always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I am so glad I pulled out a payday loan and saved my credit score.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

When you are responsible for providing for a family, costs can quickly add up. This is especially true during the season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

My story about my payday loan is important and it can help others in need. I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I support payday lending because it has made a real difference in my life. Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

XXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it has made a real difference for me. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

Repairs on a house are terrible, especially since I cannot manage most of them myself. Thanks to payday loans, I have the ability to hire someone to do them for me and I don't have to worry.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!
I hope you will share my story and know that a payday loan really helped me. Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can't handle the extra bill, like during tax season, and I have turned to payday loans to help me.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When I'm in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

I got a payday loan and wanted to tell you my story. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

You should not use a credit card if you don't have the money to pay it off by the due date. That's when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I can't pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I don't get in over my head.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won't spend as long in debt to someone else.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

My payday lending story is not only good but I hope it will help other people who need this support. Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Times were tough last XXXX, and I did nt know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Please take time to read my positive story about my payday loan experience. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I needed to get my car fixed but did nt have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.
You must be aware that there are good stories about payday lending and I am XXXX of those stories. Once in a while, my family gets a loan to pay our bills so we do nt have to be late. Especially with kids, I ca nt even imagine the consequences if our power or water got shut off.

You should nt use a credit card if you do nt have the money to pay it off by the due date. That s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I ca nt pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do nt get in over my head.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

I expected to get money back on my tax returns this year but instead owed the government. I did nt budget for that and needed to take out a loan to pay. This was a great option for me.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Over the holidays, budgets can be stretched fairly thin. I was nt even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.
I have a good story to tell about the payday loan I got. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

My children are young so having enough important school supplies is crucial to their education. I was not going to be able to buy them what they need this year until I decided to take out a payday loan.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used XXXX. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That is not something I would ever want to fall behind on.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It is not something I have done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

It is so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Power bills are awful. I have never met anyone who is excited to pay them, and I am the same way. So it is great that when I think I am going to need help paying bills, I know I can rely on a loan to get me through a tough month.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

I am glad that I turned to a pay day loan when nothing else was available. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is plain un-American to take away this freedom from me.
I have benefitted from a pay day loan and wanted to share my experience with you. A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan – which was very easily explained from my lender and simple to pay off in a timely manner.

There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, pay day loans helped me out. Without this loan, I would nt have been able to pay my bills.

Family expenses add up -- this is nt news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I ve been able to put food on the table and have been very satisfied with the results so far.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I hope you will read my story and understand how a pay day loan really helped me. When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I have a good story to tell you about the payday loan I was able to obtain. As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
I obtained a payday loan and I wanted to share my story with you. After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I took out a payday loan – I had a few other options but decided that a payday was my best. I want to tell you my story. When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I am so glad there is one right by my house to make it even easier for me.

Power bills are awful. I have never met anyone who is excited to pay them, and I am the same way. So it’s great that when I think I am going to need help paying bills, I know I can rely on a loan to get me through a rough month.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.
Not all payday stories are bad, so please take time to read my positive experience. I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I will hesitate to use them again when I need to.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

I got behind on a payday loan because of a new medical issue, had to go to the hospital again. Check city forgave all the interest due. I only had to pay the principal amount. And check city still today allows me to borrow.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

When I first decided to get a payday loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

I had no idea how much my parent's medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I am not sure how else I would have paid those bills on top of my regular, everyday expenses.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Very excited to share my story about my payday loan experience. The fact is that if I had not taken this payday loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
Not all payday stories are bad, so please take time to read my positive experience. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a payday loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I’ll be sure to consider them next time I need money.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it’s always worked out well.
A loan from a pay day store really helped me and I want to keep this option open to everyone. A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Whether it s a family member s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That s why I ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would nt have been able to make XXXX happen. I m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

Telling my story is important because a payday loan really helped me when I needed it. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

I want to tell you my story as to why a payday loan was important to me. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Once in a while, my family gets a loan to pay our bills so we don't have to be late. Especially with kids, I can't even imagine the consequences if our power or water got shut off.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I support the use of payday loans because I had a positive experience. Bills are always higher in the summer, and I've learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have pay day loans as a backup.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

My payday lending story is not only good but I hope it will help other people who need this support. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I have gotten payday loans over time and have nothing but positive things to say. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do not fall behind and get my power shut off again.

I have gotten payday loans over time and have nothing but positive things to say. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

At a difficult time a payday loan helped me out. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
What a huge help it was to have a pay day loan available to me. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Sharing my story is important because others may need the same credit option of a payday loan like I did. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day XXXX will have what I need to pay it back and not lose any property.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps millions of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Traditional banks do not seem to care about short term loans, especially when I need one for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.
I hope you will not take payday loans away because I have a good story to tell. The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you don't know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Last month I had some unexpected bills piling up; I didn't know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a payday loan and pray that the next month won't be so bad.
At a challenging time, a short term loan helped me fix a situation that was important to me. There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Once in a while, my family gets a loan to pay our bills so we do nt have to be late. Especially with kids, I ca nt even imagine the consequences if our power or water got shut off.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has nt always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I live in a very old house, and have to fix stuff a lot. Sometimes it s more expensive than I ever could ve imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.
I can not say enough about the importance of my payday loan. My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

When I need cash, I need it right away. I can’t always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can’t pay on my credit card.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

I hope you know that I have a great story about my loan from a payday lender. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Repairs on a house are terrible, especially since I cannot manage most of them myself. Thanks to payday loans, I have the ability to hire someone to do them for me and I don’t have to worry.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

I do not always use a payday loan but when I do, it has been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I was so relieved to take out a payday loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

When no one else could help a payday loan was there and so I wanted to tell you my story. Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

When things break at home, it’s never expected, and they almost always have to be fixed immediately. I’ve relied on payday loans to guide me through those times, when I need to pay for something that I did not have the money for.
Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I am glad that I turned to a pay day loan when nothing else was available. Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you re hurting by taking away this lending route.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I want to tell you why a payday loan is so important to me. The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and ca nt wait. That s when payday loans are helpful and I m glad they re available.

Cash advance loans are not bad because I had a very good experience with mine. There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Although I do nt regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did nt think of. They really helped me out and got me the money I needed quick.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I cannot imagine how much harder this year would’ve been without the possibility of getting a payday loan!
A pay day loan helped me and I hope you read my experience. Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

With medical insurance deductibles rising, I've found that it is very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a pay day loan, however, I found I could afford everything that was needed to be prepared for school.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. I've used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I turned to a payday loan for assistance and I am glad that I did. When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I'll be sure to consider them next time I need money.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Very excited to share my story about my payday loan experience. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I support pay day loans because I had a good experience. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

I am XXXX of the many people that have enjoyed my experience with a payday loan. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

When I realized I would not be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

Just like everyone else, I do not like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

I have a good story to tell you about the payday loan I was able to obtain. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.
I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it has made a real difference for me. Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fall back on my bill.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It’s confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

At a challenging time, a short term loan helped me fix a situation that was important to me. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

You must be aware that there are good stories about payday lending and I am XXXX of those stories. More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

Money issues happen and I was glad I went to a payday lending store. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
Taking out a payday loan was good for me and I think it’s important to tell you why. When my car broke down I was worried I wouldn’t be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I was fortunate to get a payday loan and it really helped me. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Sharing my story about payday lending is important. There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I’ve used payday loans before because I don’t have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don’t have the money to do this, I use a payday loan.

Using a payday loan to help with essential bills is a good way to make sure my family doesn’t fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.
Money issues happen and I was glad that I turned to payday to assist me. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Very excited to share my story about my payday loan experience. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.
I really enjoyed working with my local pay day lending store and I think my story is important. I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Sometimes my phone bill is just impossible to pay. I wish having a phone wasn't necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I don't fall behind on those bills.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

The payday company I took my loan from has helped me tremendously. I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.
I'm happy that I got a payday loan and needed to tell you how it helped me. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

At a difficult time a pay day loan helped me solve a problem. The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I'm glad they did not try to use language that would confuse me.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXX or the XXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I have had a good experience with my loan from the payday loan company. The times I've needed money, I've needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It's a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.
I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Pay day loans helped me where insurance would not.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

Grateful to have had the choice available to me on a payday loan. I had to get a lot of work done on my home and it was not something I was able to ignore. I really needed to get my house fixed and my insurance really was not helpful. In order to pay for everything, I got a pay day loan. It was so easy and really gave me a helping hand.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.
Telling my story is important because a payday loan really helped me when I needed it. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

I have had a good experience with my loan from the payday store. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Whenever I need work done on my home I know it will end up costing me. When I’m not able to afford the bill, I turn to my local payday loan store to help me out. It’s great knowing they are there for me when I need it.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a payday loan, and talked me through what my best options would be.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I’m getting into.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Payday loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.

Getting a payday loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.
I want you to know what a good experience I had with my payday loan. I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can't afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

With all the identity theft these days, I don't want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

At a troubling time a payday loan came in handy. I don't always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government doesn't rip this away from me.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I used a payday loan and I am very glad that I did. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it made a real difference for me. Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.
I have had a good experience with my loan from the payday store. My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Having a family costs enough even before the holiday season rolls around in XX/XX/XXXX and XX/XX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That is why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.
Grateful to have had the choice available to me on a payday loan. When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

I have had such a great experience with my payday loan company that I wanted to tell you about it. After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I'm glad that pay day lending was an option for me.
December 14, 2015

I am glad that I turned to a pay day loan when nothing else was available. Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

A pay day loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I am covered if something bad does happen at home.

When my checkbook is extra-busy during the holiday season, it is nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the
I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use payday lending.

Sometimes I do not have enough money to get me through the month. I have used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.
I really enjoyed working with my local payday lending store and I think my story is important. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

I urge you to keep payday lending available to all Americans. Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I wonder how many people in the federal government have taken out a payday loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.
The payday company I took my loan from has helped me tremendously. A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

A payday loan has been a good thing for me so I wanted to share my experience. In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

When my child's birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable XXXX!

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car might still be broken down.

When I first decided to get a pay day loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

Please do not limit the use of payday loans because I really needed XXXX. In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

The holiday season is a time all of us should be thinking about what more we can do for XXXX another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.
I share this story with you because I think payday lending is important. After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I used a payday loan and it got me out of a jam. My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Please know that a payday loan helped me and I hope this credit option is still available in the future. I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.
Very excited to share my story about my payday loan experience. Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I was thankful for my payday loan experience and I wanted to share it with you. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
At a time when I needed help I turned to a payday loan. Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

My kid’s birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

We all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

I share my story about payday lending because it is important to keep this credit option open. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn’t have to worry.
I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

When I needed some help I used a payday loan and it helped me so much. After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Pay day loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can't always afford the repairs, and when that happens I take out a pay day loan. Since you never know when you're going to need to fix something, it's hard to have the money to pay for it saved away.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I'm in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

Bills are always higher in the summer, and I've learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have pay day loans as a backup.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.
I share my story about pay day loans because it is important to keep this financial option available to everyone. Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

A pay day loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

I never realized how hard it was to pay bills, and now that I m out on my own I m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do nt fall behind. Those loans have helped immensely when I feel like I do nt have enough to cover bills.

I have a good story to tell you about the payday loan I was able to obtain. I do nt know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

Taking out a short-term loan during the holiday season was XXXX of the best decisions I ve ever made for my family s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I m covered if something bad does happen at home.

My daughter works for a company that XXXX. With the limitations the government wishes to implement, my daughter could be out of a job. This is not something I can support. I m also not sure why the government should tell the low credit score consumer that they do nt deserve to have an option when it comes to borrowing money.

A payday loan made a positive impact in my life. The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.
As a fantastic experience I had with a payday loan so I wanted to share it with you. At our house, power and water bills spike at
different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those
expenses.

Too many people get into major debt and big trouble with credit cards. I do nt have confidence that a credit card company will try to help
me when I need to borrow money -- an advance on my next paycheck is better for me.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to
time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances
back on track.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the
information I needed to feel comfortable with my decision to get this loan.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an
application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out
there for people.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was
designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any
loan. I find cash advances to be a good value for short term needs.

I hope you will take time to read my positive story about my payday loan. After taking my car to the shop, I was surprised when I got the
bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty
quick and could not have been happier. I was able to pay the repair costs without any hassle.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I
immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to
get the money they need quickly. I love having this option available to me.

I ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I ve gotten paydays loans in the past
to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected
bills come up.

At a troubling time a payday loan came in handy. I needed money and did nt know where to turn. I thought about going to the pawn shop
but I did nt like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to
risk losing my stuff. This choice needs to stay available.

I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and
should be available to everyone who needs them. By taking away payday loans, I feel that the government is taking away my right to
choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
Payday lending is a good thing and I wanted to tell you why I believe it is. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I want to share my situation as to why a payday loan was a good experience for me. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Cash advance loans are not bad because I had a very good experience with mine. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I have a good story to tell about the payday loan I got. I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.
There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a payday loan and pray that the next month won't be so bad.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Why is the government meddling with something that has helped so many Americans? Without payday loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I need you to know how important my payday loan was to me. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.
I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Why is the government interfering with something that has helped Americans so much? Without payday loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I have a good story to tell you about the payday loan I was able to obtain. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Payday loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

I took out a payday loan to buy a bicycle and did not understand that you could not pay off part of the principle but had to pay all of it plus fees plus interest. They rolled me over into another loan and then another and finally after a year I was able to pay off the bike with help. I will never go into one of those places again! Please stop them from taking advantage of others people.
I met with a group Friday night to discuss payday lending and heard this story: A gentleman felt his only option to help pay bills was to take out a payday loan here in XXXX, KY. He was not able to pay off the full amount with fees and interest after two weeks so he began to borrow money from his friend. He had to continue borrowing money from his friend and rolling over the loans because he could not get enough to pay everything. Now he is taking out payday loans to pay his friend back! He is caught in this vicious cycle and sees no way to get out. No one checked to see if he could pay back loans, no one explained exactly how this would work and that he could not just pay off part of the principle, no one explained how quickly the interest adds up. He’s drowning and was struggling even before he got caught in the debt trap.

I tell you my story because I know it is important to keep payday loans available to consumers. As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Getting around town was almost impossible when I couldn’t drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I’m so glad there is one right by my house to make it even easier for me.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.
I want you to know what a good experience I had with my payday loan. Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Health care costs continue to grow and doctors visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I don't have to ask my family for help when I'm worried about getting all my bills paid.

Whether it's a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That's why I've gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

When I needed some help I used a payday loan and it helped me so much. After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

A payday loan helped my family and it was important for me to share my story with you. From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I used a loan to help pay for my insurance. I’m so glad that I am able to have the peace of mind and it’s all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Bills are always higher in the summer, and I’ve learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

I am grateful for the payday loan I used. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

To help pay for my child’s school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.
I used a payday loan and it got me out of a jam. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I do not like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I do not have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I am getting into.

Obviously groceries are a monthly necessity, but sometimes it is tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I am glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to XXXX Americans like me.

I want you to know what a good experience I had with my payday loan. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I did nt have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I m glad I went through with the loan as it was quick and hassle-free.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has nt always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

A payday loan has been a good thing for me so I wanted to share my experience. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

I had to get a lot of work done on my car recently and did nt know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family s cars which would have gotten pretty annoying for them.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

Getting a pay day loan really could nt have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

I am happy that I got a pay day loan and wanted to tell you why it helped me out. I m glad that pay day loans were there when I needed them to pay my taxes. I got a bill I was nt able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.
I hope you will share my story and know that a payday loan really helped me. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My payday loan helped me get through this difficult period and my children did not have to suffer from it.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I am glad this was an option for me.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills – things that I needed right away – I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.
A loan from a payday store really helped me and I want to keep this option open to everyone. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I wouldn’t fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. The government needs to stay out of my wallet! I can make my own decisions and I don’t need people telling me what to do with my money. I don’t limit who you can borrow from, so why should you be able to limit my choices?

How great for me that a payday lending store was around the corner when I needed it. I wish power bills didn’t exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
December 12, 2015

I hope you will share my story and know that a payday loan really helped me. When my child's birthday was coming up, I didn't have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I walked away very impressed with the staff's knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

December 12, 2015

I am happy that I had the choice of a payday loan to use. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

When things break at home, it's never expected, and they almost always have to be fixed immediately. I've relied on pay day loans to guide me through those times, when I need to pay for something that I didn't have the money for.

My insurance doesn't cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I'm so grateful that they are available to me.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I didn't have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I'm glad I went through with the loan as it was quick and hassle-free.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

December 12, 2015

I want to share my situation as to why a payday loan was a good experience for me. Holidays and special occasions always seem to take a toll on my wallet -- whether it's Christmas, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.
Please understand that a payday loan is very important to me. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

A payday loan has made a positive impact in my life so please read my story. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

Recent family expenses left me short of what my paycheck could handle. It s been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I ca nt imagine this past year without the possibility of getting a pay day loan.

I am very happy that I was able to use the services of a payday loan. A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would nt have been able to go to work every day which might have cost me my job.
A pay day loan helped me and I hope you read my experience. The times I’ve needed money, I’ve needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Please understand that a payday loan is very important to me. Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

Money issues happen and I was glad I went to a pay day lending store. Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I cannot tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

When taxes com, I do nt always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I m glad I can turn to them to help.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

When I need cash, I need it right away. I ca nt always wait around for my bank to process a ton of paperwork, and I did nt know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

When there was nowhere to turn a payday loan helped me. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

My family would nt be able to manage all our home repairs without pay day loans once in a while. I ve taken them out for all sorts of things these last few years, and they ve always been a good solution when money is tight.
I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

A payday loan was so important to me that I wanted to share my experience with you. After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.
A payday loan made a positive impact in my life. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Some of the big banks will not loan small amounts of money. It's better for me to use a cash advance where I know what I'm getting into and can pay it off with my next paycheck quickly.

Tax season is never a fun time of year. When the time comes and I can't pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

Over the holidays, budgets can be stretched fairly thin. I wasn't even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

When I'm in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.
I have gotten payday loans over time and have nothing but positive things to say. When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I don't fall behind. Those loans have helped immensely when I feel like I don't have enough to cover bills.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

With all the identity theft these days, I don't want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day XXXX go in, and pay it down the same day I get paid.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

I support payday loans because I had a good experience. I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that payday lending could help us make sure I got better.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I couldn't imagine where my family would be without this type of loan, so please do not take this choice away.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

The cash I got from a payday loan helped me solve a need and made an important difference in my life. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.
I hope you will listen to my story as to why a pay day loan helped me. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was nt able to pay the entire bill. I took out a pay day loan to pay what I could nt afford and was able to pay my bill.

My health insurance keeps changing, and my current plan does nt cover nearly as many expenses as I would like for it to. To offset these costs, I ve taken out a couple of pay day loans to help pay for my bills -- especially ones that are nt exactly expected.

I want to tell you why a payday loan is so important to me. The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

I have major issues with credit card companies and banks. Why do they need to know what I m buying at the grocery store, or when and where I m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

When I could nt pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do nt know how I would have gotten them the supplies they need to keep up in school.
Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. From XXX to XXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

The payday company I took my loan from has helped me tremendously. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I don’t use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Getting a payday loan last XXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.
I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Have you tried to get a XXXX dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Taking out a payday loan was good for me and I think it's important to tell you why. I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

I have had a good experience with my loan from the payday store. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.
I have benefited from a pay day loan and wanted to share my experience with you. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

What a huge help it was to have a pay day loan available to me. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.
At a troubling time a payday loan came in handy. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

Even with the help from my insurance, I still needed a short-term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to payday loans to help me out. This was great and made sure I did not have to pay any of those dreaded late fees.

I’ve always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I’m so glad I pulled out a payday loan and saved my credit score.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

I share my story because I want you to understand that a payday loan helped me when nothing else was available for me. Wear and tear on my house can’t be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I’ve taken out payday loans for the extra money quick.

A payday loan is not a bad thing and I hope to share my story with you. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.
I was thankful for my payday loan experience and I wanted to share it with you. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don't quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

I've got a lot a few mouths to feed in my household. And when groceries become unmanageable, I've gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.
Please do not take the payday loan choice away from consumers because one helped me very much. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Every XX/XX/XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

A payday loan helped me when I didn’t want to turn to others for help. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.
You need to know that a pay day loan helped me out tremendously. I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.
I share my story about payday lending because it is important to keep this credit option open. Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I don't pay late fees or have the utility company shut off service to my house.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we wouldn't have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I always worry about locking my doors because I don't want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I can't pay for that insurance so I have to use a short-term loan. I was very happy with my experience and didn't have to get rid of my insurance plan.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Payday loans are a great option for me to hire someone to repair it for me. Now I don't have to worry.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

It's so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

I've used payday loans before because I don't have a lot of confidence in banks today. These loans have always been there to help me and I've never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

I've had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

When my car broke down I was worried I wouldn't be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don't waste your time on payday loans especially when good people need them to get by.
Please do not take the payday loan choice away from consumers because one helped me very much. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

A payday loan has been a good thing for me so I wanted to share my experience. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I have had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I have used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

I do not always use a pay day loan but when I do, it is worth it. I like being able to have different options and I hope the government does not rip this away from me.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

A pay day loan helped me and I hope you read my experience. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

I live in a very old house, and have to fix stuff a lot. Sometimes it is more expensive than I ever could've imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

I cannot always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.

There are a lot of options out there for people that want to get a loan. That is what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Banks do not loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.
I used a pay day loan and I am very glad that I did. I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

Traditional banks do not seem to care about short term loans, especially when I need one for a XXXX dollars. I was able to get a quick payday loan instead and got the cash I needed.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I wish you would keep pay day lending available because one of the companies has really helped me out. I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.
I used a payday loan and it really helped me. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I urge you to keep payday lending available to all Americans. To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

An incident at home caused damage and I did not have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.
I hope you know that I have a great story about my loan from a payday lender. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

One time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did not get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.
I really enjoyed working with my local payday lending store and I think my story is important. I can't always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I don't have to ask my family for help when I'm worried about getting all my bills paid.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

I have a good story to tell about the payday loan I got. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I don't have to ask my family for help when I'm worried about getting all my bills paid.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.
What a huge help it was to have a payday loan available to me. Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I was so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

There are many reasons why I support payday lending but I want to tell you why it helped me. The government obviously does not understand how hard I work. When I can not make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it is a quick and cheap alternative when you need money fast.

Whether it is XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I have turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

I hope you will take time to read my positive story about my payday loan. People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.
Please support payday lending because a payday loan helped me. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I am so glad they were there to help.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.
December 11, 2015

Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

I’ve had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Keeping our house nice and neat is extremely difficult when you have a family. I’ve taken out pay day loans to make sure our house is a safe place for them to grow up in.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

When I want to borrow money, I do not feel like it’s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.
I have gotten payday loans over time and have nothing but positive things to say. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn't do it.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

When I had some money trouble I used a payday loan and am happy I did. Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I'm so glad I did because it put me at ease knowing I was protected.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

Why does the government all of a sudden want to get rid of pay day lending? I’ve used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.
You need to know that a pay day loan helped me out tremendously. Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Traditional banks don't seem to care about short term loans, especially when I need one for a XXXX dollars. I was able to get a quick payday loan instead and got the cash I needed.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Getting around town was almost impossible when I couldn't drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I've taken out a couple of pay day loans to help pay for my bills -- especially ones that are not exactly expected.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

When it comes to home repairs, I'm really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I've been able to stay on top of repairs and other home-related expenses.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.
I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family, and work. My usage does go up from time to time, and I have had to use cash from a loan to make a payment.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me, and this option should be around for future needs.

Getting a payday loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would have been impossible to keep them safe without these home repairs.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's Christmas, family birthdays, or a wedding anniversary. In the past, I had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

The worst part about water and power bills is that if you don't pay them, they get cut off, and you need both those things. When I really can't pay those bills on time, I turn to payday loans to help me.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand, and I was able to pay the loan back quickly.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

Using my credit cards when I don't have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I don't have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we don't have to worry as much about the payments and can focus on staying healthy.

The payday loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.
I am so happy that I turned to a payday loan when nothing else was available to me. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I cannot tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.
Taking out a payday loan was very positive and I think it is important to share my story with you. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

The appointments at my doctor's office can be pricey but with a payday loan I didn't have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

Getting a payday loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I'm so glad this option was available to me.

When my utility bill came in the mail, I couldn't believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I hate taxes but I have to pay them. If I don't, I could be in a lot of trouble! So payday loans have helped me in the past when I didn't save enough money to cover all my taxes. I'm thankful that this was an option.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Please do not limit the use of payday loans because I really needed XXXX. Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Payday loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
I'm happy that I got a payday loan and needed to tell you how it helped me. This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

A payday loan helped my family and it was important for me to share my story with you. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I have a good story to tell about the payday loan I got. I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Pay day loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.
I am happy that I got a payday loan and wanted to tell you why it helped me out. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I’m glad they were available to me.

At a challenging time, a payday loan helped me fix a situation that was important to me. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can’t live without.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I want to tell you why payday lending is important. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I like having the option of getting a payday loan when something comes up in my life, like a home repair that I can’t handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

I’m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

When the holidays came, we didn’t know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.
I tell you my story because I know it is important to keep payday loans available to consumers. A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Payday loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I can’t pay for them on my own I get a payday loan. Without payday lending, my house would be in much worse shape.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.
A loan from a pay day store really helped me and I want to keep this option open to everyone. Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I support payday lending because it has made a real difference in my life. Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

Pay day loans help many Americans who work hard every day to pay their important bills when they do not have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I have a good story to tell about the payday loan I got. Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.
Sharing my story about payday lending is important. To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

I ve taken out a loan before, and I used it to help me complete my tax payments. I know this is nt the most exciting reason to take out a loan, but that s what being responsible is all about. I m glad that these loans are available for people like me.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

I love my house but it s been giving me a lot of trouble recently. Rather than ignore the repairs that do nt need to be done immediately, I ve started getting pay day loans to repair anything I ca nt pay for out of my own pocket.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would nt have been able to otherwise. These loans help people like me afford extra bills like this XXXX.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.
My story about my payday loan is important and it can help others in need. After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.
I wanted to let you know that a pay day loan was important to me. I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won't hesitate to use them again when I need to.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.
Telling my story is important because a payday loan really helped me when I needed it. When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a payday loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a payday loan and pray that the next month won't be so bad.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

I support payday loans because I had a good experience. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
December 11, 2015

A loan from a pay day store really helped me and I want to keep this option open to everyone. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can't handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

December 11, 2015

At a difficult time a pay day loan helped me solve a problem. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I'm glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.
I have a good story to tell about the payday loan I got. When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I support payday loans because I had a good experience. The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is plain un-American to take away this freedom from me.

When I first decided to get a payday loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

When you are providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.
I want to tell you why a payday loan is so important to me. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I need you to know how important my payday loan was to me. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I needed important supplies to keep me organized. Due to my reduced schedule at work recently I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.
I have gotten payday loans over time and have nothing but positive things to say. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

With health insurance premiums changing, sometimes it's really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I was thankful for my payday loan experience and I wanted to share it with you. The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.
I need you to understand what a difference a payday loan has made in my life. When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

I am so glad to have had access to a payday loan. It was a cheaper and much less stressful alternative for my family.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

Very excited to share my story about my payday loan experience. Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

Sometimes I do not have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

The payday company I took my loan from has helped me tremendously. I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

Most times when something needs fixing in my house I look toward pay day loans. I never know when I m going to need the extra cash for repairs, so it s hard to save up for those things.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.
I wanted to tell you why payday lending is so important for me and my family. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would've been impossible without the loan.
I hope you will take time to read my positive story about my payday loan. I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

Why does the government all of a sudden want to eliminate pay day loans? I ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

When my utility bill came in the mail, I could nt believe how expensive it was. In order to pay the balance, I went to get a payday loan. I m so glad this was available to me when I needed it. I could nt imagine what would happen if I was nt able to get a short-term loan.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

I m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I m sure I will use this type of loan again.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any problems.

Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. I walked away very impressed with the staff’s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any issues.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I am glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to XXXX Americans like me.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. After speaking with the helpful and friendly staff I feel as though I completely understand this product. It’s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay the late penalties. The loan was explained easily to me and was the best option for me in the end.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I am glad I went and got this type of loan rather than waiting at the bank all day.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

My kid’s birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
I want to tell you my story as to why a payday loan was important to me. No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seem to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it is important for people to make the right choice at a particular time. These loans can be a good value.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

When I needed help a payday loan was there. I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.
I have had a good experience with my loan from the payday loan company. There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

You must be aware that there are good stories about payday lending and I am XXXX. I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageou.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do nt expect.

A payday loan has made a positive impact on my life and I wanted to share my story. Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did nt think of. They really helped me out and got me the money I needed quick.
I have gotten payday loans over time and have nothing but positive things to say. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

I share my story about payday loans because it is important to keep this financial option available to everyone. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.
My story about my payday loan is important and it can help others in need. A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that hasn’t always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Without these types of financial options like the payday loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I’m happy I used this type of loan.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a payday loan comes in handy around the house.

Child care is expensive, especially if it is needed without much warning. If my work schedule gets shuffled or if my child is sick and I can’t be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.

Without a payday loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The payday loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Nobody enjoys paying bills, but it has to be done. When I was struggling to make ends meet, payday loans gave me the assistance I needed to take care of my debts. I’ve highly recommended payday loans to friends and family because of my own experiences.
I can not say enough about the importance of my payday loan. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to be available.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

Bills are always higher in the summer, and I’ve learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

A payday loan helped my family and it was important for me to share my story with you. With health insurance premiums changing, sometimes it’s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I am glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.
December 11, 2015

I hope you know that I have a great story about my loan from a payday lender. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Kids are expensive, and if XXXX of them gets sick or hurt, they’re even more expensive. My family has used payday loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With payday loans, we can focus our worries on broken bones, not a broken budget.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

December 11, 2015

When in a bind I turned to a payday loan and it helped me. There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a payday loan. These loans help me with some of those household expenses that no one ever sees coming.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.
I obtained a payday loan and I wanted to share my story with you. To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

After having a lot of work done to my car, the bill came and I was nt able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

Pay day loans are a valuable financial option that the government should nt take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

I want to tell you why payday lending is important. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.
I have had a good experience with my loan from the payday loan company. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

I need you to know how important my payday loan was to me. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I am sure I will continue to use them in the future.

Please understand that a payday loan is very important to me. My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

Anyone knows that a lot of times it is better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it is better than getting into a situation with a credit card company.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I am worried about getting all my bills paid.
Please do not take the payday loan choice away from consumers because one helped me very much. No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Child care is expensive, especially if it is needed without much warning. If my work schedule gets shuffled or if my child is sick and I can’t be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

When there was nowhere to turn a payday loan helped me. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.
I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just one example. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!
December 11, 2015

Please support pay day lending because it did help me. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

Holidays and special occasions always seem to take a toll on my wallet -- whether it s XXXX, family birthdays or a wedding anniversary. In the past, I ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

After having a lot of work done to my car, the bill came and I was nt able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I m glad I found out that payday loans were available.

Where would I be without pay day loans? My house probably would ve fallen into total disrepair by now. I use the loans to pay for things I did nt think would ever break. It s hard to pay for repairs even when you know certain things are getting old and you re saving up to replace them.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.
How great for me that a pay day lending store was around the corner when I needed it. Why does the government all of a sudden want to get rid of pay day lending? I’ve used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan — which was very easily explained from my lender and simple to pay off in a timely manner.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Utility bills are an unfortunate part of life. They cannot be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.

Without the payday loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.
When I got in trouble a payday loan helped me. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

I am happy that I got a pay day loan and wanted to tell you why it helped me out. Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I'll be sure to consider them next time I need money.
I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. Getting a pay day loan made it so that I repair some parts of my house so my kids would nt get hurt. They are so active and it would ve been impossible to keep them safe without these home repairs.

Anyone knows that a lot of times it s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it s better than getting into a situation with a credit card company.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would ve been impossible without the loan.

Getting a pay day loan really could nt have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

When you re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

I found my payday loan experience a positive one and wanted to share it with you. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.
I wanted to share my story about the use of a payday loan. Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

Every XXXX, the holiday season is in full swing, and it s not always the easiest time of year to balance a checkbook and plan ahead. That s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I have had a good experience with my loan from the payday loan company. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it s a quick and cheap alternative when you need money fast.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did nt have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Please know that a payday loan was important to me. When things break at home, it s never expected, and they almost always have to be fixed immediately. I ve relied on pay day loans to guide me through those times, when I need to pay for something that I did nt have the money for.

Just like everyone else, I do nt like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

When the holidays came, we did nt know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I did nt have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I m glad I went through with the loan as it was quick and hassie-free.
A payday loan was so important to me that I wanted to share my experience with you. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I share this story with you because I think payday lending is important. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

I know what I’m getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I’m glad this is an option that is available to me. This loan is not complicated and so easy to understand.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do not fall behind and get my power shut off again.
My story about my payday loan is important and positive. I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I was thankful for my payday loan experience and I wanted to share it with you. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Payday loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I don’t fall behind and get my power shut off again.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Honestly, I don’t know what I’d do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government’s business. These loans have helped me many times and should not be taken away from me.
I support the use of payday loans because I had a positive experience. When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I'm glad this was an option for me.

Getting a payday loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would have been impossible to keep them safe without these home repairs.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I can't imagine how much harder this year would have been without the possibility of getting a payday loan!

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school. Please understand that a payday loan is very important to me. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.
I share my payday lending story with you because it is important to keep this option available. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

The ability to get a loan for a XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.
Please know that a payday loan helped me and I hope this credit option is still available in the future. Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next paycheck when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I was fortunate to get a payday loan and it really helped me. Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I am worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I have taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.
My story about my payday loan is important and positive. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

I have a good story to tell about the payday loan I got. I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Cash advance loans are not bad because I had a very good experience with mine. Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.
I need you to understand what a difference a payday loan has made in my life. I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

This year my work has been slow and I was afraid my children’s education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

I can not begin to tell you how great my experience was about my payday loan. Whenever I need work done on my home I know it will end up costing me. When I’m not able to afford the bill, I turn to my local payday loan store to help me out. It’s great knowing they are there for me when I need it.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

One payday loan helped change a terrible situation into a good one. We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I used a payday loan and it got me out of a jam. Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.
December 10, 2015

I'm happy that I got a payday loan and needed to tell you how it helped me. Honestly, I don't know what I'd do if I couldn't take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

When my child's birthday was coming up, I didn't have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my child's birthday a memorable XXXX!

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

Once I got in an accident, I knew I wouldn't have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.
Please know that a payday loan was important to me. When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable XXXX!

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can’t handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I do not have a perfect credit score, so the bank would not give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I’ve tried to use a traditional bank, I was turned away.

I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.
A payday loan is not a bad thing and I hope to share my story with you. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.
A loan from a pay day store really helped me and I want to keep this option open to everyone. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I'm glad I did. Everything was very easy and this was a perfect option for me. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me. Pay day loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I cannot always afford the repairs, and when that happens I take out a pay day loan. Since you never know when you're going to need to fix something, it's hard to have the money to pay for it saved away. Honestly, I do not know what I'd do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.
December 10, 2015

A loan from a payday store really helped me and I want to keep this option open to everyone. There have been times when I couldn't quite make it to payday and needed a little help. In order to cover groceries and basic bills — things that I needed right away — I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I don't think rules should be put in place that will take away that option.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a payday loan so that I could afford but I'm glad I did. Everything was very easy and this was a perfect option for me.

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Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.
Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. The government made me get XXXX and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

I have a good story to tell you about the payday loan I was able to obtain. I never realized how hard it was to pay bills, and now that I m out on my own I m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I am so glad I got insurance because it put me at ease knowing my things were safe.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to getmy finances back on track.

Helps me with rent if this was not available I would not have a place to live.
I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

When I’m in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.
A payday loan has made a positive impact on my life and I wanted to share my story. My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had one less thing to worry about.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Pay day loans are a great option for me to hire someone to repair it for me. Now I don’t have to worry.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

A loan from a pay day store really helped me and I want to keep this option open to everyone. Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.
I have a good story to tell about the payday loan I got. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

When I need a cash advance, I don't go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It's confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

Payday loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

At a challenging time, a pay loan helped me fix a situation that was important to me. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
I have benefitted from a pay day loan and wanted to share my experience with you. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the XXXX several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I've used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.
Money issues happen and I was glad I went to a pay day lending store. Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

I’ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.
At a time when I needed help I turned to a payday loan. My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

I am so happy that I turned to a payday loan when nothing else was available to me. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I can not imagine where I would be if I had not gotten a payday loan. I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I'm glad that payday lending was an option for me.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I have had a good experience with my loan from the payday loan company. Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck cannot quite cover everything I have to pay for.

Without pay day loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.
Please take time to read my positive story about my payday loan experience. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

I am happy that I got a payday loan and wanted to tell you why it helped me out. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Why does the government all of a sudden want to get rid of payday lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.
Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can not pay those bills on time, I turn to payday loans to help me.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

With health insurance premiums changing, sometimes it is really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

Most times when something needs fixing in my house I look toward payday loans. I never know when I am going to need the extra cash for repairs, so it is hard to save up for those things.

Taking out a payday loan was good for me and I think it is important to tell you why. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

It is hard enough to get good credit in today’s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

There are a lot of options out there for people that want to get a loan. That is what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

The staff is so wonderful. They have gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.
I urge you to keep an open mind on payday because I have a good story to tell. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we didn’t pay would much worse.

I had an important insurance payment due that I just couldn’t make so I got a payday loan to avoid losing the insurance. If I hadn’t, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

There have been times when I couldn’t quite make it to payday and needed a little help. In order to cover groceries and basic bills — things that I needed right away — I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I don’t think rules should be put in place that will take away that option.

I have a good story to tell about the payday loan I got. I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and don’t know what I would do without them. This is something that government needs to stay out of.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

The staff at my local payday store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

When the bills come and I don’t have the money to pay, I don’t have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
Payday loans are not bad because I had a very good experience with mine. Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

When I need cash, I need it right away. I cannot always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It is not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

A payday loan made a positive impact in my life. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.
A pay day loan helped me and I hope you read my experience. Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I'm glad I did. Everything was very easy and this was a perfect option for me.

The positive impact that a payday loan has made is important which is why I want to tell you my story. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.
Please do not believe that all payday loans are bad, because I had a very good experience. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I am happy that I got a payday loan and wanted to tell you why it helped me out. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.
I wanted to share my story about the use of a payday loan. We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I’m so glad I decided to take out a payday loan in order to pay for my children’s school supplies this year. I was not going to be able to afford the supplies the school required, and now they can have those supplies for the first day of school.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.
What a huge help it was to have a pay day loan available to me. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It is a quick and cheap alternative when you need money fast.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

When you are providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn't happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

At a difficult time a pay day loan helped me solve a problem. Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I am so glad this is an option for someone like me.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I have a good story to tell about the payday loan I got. I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

I found my payday loan experience a positive XXXX and wanted to share it with you. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I cannot imagine how much harder this year would've been without the possibility of getting a payday loan!

The payday loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.
December 9, 2015

When there was nowhere to turn a payday loan helped me. With health insurance premiums changing, sometimes it s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I ll do that again if I need to.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

I did nt want to have to fight the IRS so I always try to pay my taxes on time. Recently, I did nt have enough money to pay it all at once so I pulled out a short term loan. I m glad I was able to settle my debts and not have to deal with any government agencies.

At a troubling time a payday loan came in handy. A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Recent family expenses left me short of what my paycheck could handle. It s been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I ca nt imagine this past year without the possibility of getting a pay day loan.

It s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.
I’m happy that I got a payday loan and needed to tell you how it helped me. It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

A payday loan helped me when I didn’t want to turn to others for help. My family has used payday loans many times, and we have not had a bad experience yet. I don’t know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I couldn’t afford and was able to pay my bill.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

The positive impact that a payday loan has made is important which is why I want to tell you my story. It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

Tax season is never a fun time of year. When the time comes and I can’t pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

A payday loan helped me buy insurance, which was helpful. If I hadn’t gotten the payday loan, I couldn’t have afforded the insurance. Replacing my stuff would not have even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.
Payday loans are not bad because I had a very good experience with mine. I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short-time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

Every XXXX, the holiday season is in full swing, and it's not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

Traditional banks do not seem to care about short-term loans, especially when I need XXXX for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.

The financial marketplace is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I
Banks do not loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.
I turned to a payday loan for assistance and I am glad that I did. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

With health insurance premiums changing, sometimes it’s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I’m so glad this option was available to me.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn’t have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Most times when something needs fixing in my house I look toward payday loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My child is starting school and needed supplies for their class. I couldn’t afford this so I took out a payday loan to help pay for these supplies.

When the bills come and I don’t have the money to pay, I don’t have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we wouldn’t have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.
Please do not believe that all payday loans are bad, because I had a very good experience. Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did not have to miss any work days because of my car.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

A loan from a pay day store really helped me and I want to keep this option open to everyone. Back-to-school shopping is always tough on my family, and last year we decided to take out a pay day loan. I m so glad we did ; it was so easy and helped us so much! I hope next year we won't need a loan, but it's nice to know that getting one is possible.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to pay day loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.
Telling my story is important because a payday loan really helped me when I needed it. I expected to get money back on my tax returns this year but instead owed the government. I did not budget for that and needed to take out a loan to pay. This was a great option for me.

Taking out a short-term loan during the holiday season was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I'm glad I went through with the loan as it was quick and hassle-free.

Child care is expensive, especially if it is needed without much warning. If my work schedule gets shuffled or if my child is sick and I can't be home, I've relied on babysitters. Paying for them is a burden, and I've taken out a loan before to help with that cost.

I love my house but it's been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I've started getting payday loans to repair anything I can't pay for out of my own pocket.

Traditional banks do not seem to care about short-term loans, especially when I need XXXX for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.

Last year I did not have the money to buy all of the supplies that my children needed for the first day of school. With a payday loan, however, I did not have to worry about my kids being unprepared.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

XXXX of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was glad I did when a problem came up that I was nt expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I m covered if something bad does happen at home.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.
I'm happy that I got a payday loan and needed to tell you how it helped me. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

I don't like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I don't have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I'm getting into.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

When things break at home, it's never expected, and they almost always have to be fixed immediately. I've relied on payday loans to guide me through those times, when I need to pay for something that I didn't have the money for.

I can't believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I don't know where else I would have gone to get such a short term loan.
Please support pay day lending because it did help me. The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

Some of the big banks will not loan small amounts of money. It s better for me to use a cash advance where I know what I m getting into and can pay it off with my next paycheck quickly.

Although I do nt regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I expected to get money back on my tax returns this year but instead owed the government. I did nt budget for that and needed to take out a loan to pay. This was a great option for me.

My kids need all the help they can get to keep them focused, but I could nt afford the necessary school supplies to help them do their work. That s why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.
I have benefited from a pay day loan and wanted to share my experience with you. A cash advance is such an easy and affordable product. It’s simple to understand and allowed me to save some money as well.

When I want to borrow money, I don’t feel like it’s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Home repair supplies are expensive, and I can’t always afford them. I have taken out a few pay day loans to pay for what I need to fix things around my house, and I’m lucky that they’re a possibility for me.
December 9, 2015

I can not say enough about the importance of my payday loan. I ve used pay day loans before because I do nt have a lot of confidence in banks today. These loans have always been there to help me and I ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

I never had insurance before until a friend suggested I look into it. I do nt have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

My story about my payday loan is important and positive. I m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

I do nt like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I do nt have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I m getting into.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do nt know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Once in a while, my family gets a loan to pay our bills so we do nt have to be late. Especially with kids, I ca nt even imagine the consequences if our power or water got shut off.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that’s always worked well for me.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.
I share my story about payday lending because it is important to keep this credit option open. When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Sometimes I feel like I’m just part of my bank’s bottom line. When my bank can’t help me out, I turn to pay day loans. I have never been disappointed with the service I’ve gotten at these stores and I’ve been able to meet my financial obligations.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Received a call from XXXX stating I owed for a payday loan. I have never applied or received a payday loan. They had all of my information. Googling the phone number it comes back to Northwest Recovery Associates. Beware, all reviews show that its a scam. They claim you owe a amount and refuse to send any documentation and say they will take you to court.

A payday loan is not a bad thing and I hope to share my story with you. I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.
I can not say enough about the importance of my payday loan. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I needed them.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I am so glad I did because it put me at ease knowing I was protected.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXXX or the XXXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I cannot imagine this past year without the possibility of getting a payday loan.

I'm happy that I got a payday loan and needed to tell you how it helped me. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.
At a challenging time, a pay loan helped me fix a situation that was important to me. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn't do it.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Payday loans are not bad because I had a very good experience with mine. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I needed some repairs done to my house but I couldn't afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I'm glad this option was available to me.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Once in a while, I need a small loan and I don't want to bother my family. A lot of the time banks and credit unions won't even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government doesn't remove a lending option that's always worked well for me.

I need you to know how important my payday loan was to me. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I can't imagine how much harder this year would've been without the possibility of getting a payday loan!
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

The interest rate of credit card companies is always changing. With it being so unpredictable, you cannot really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It’s a lot easier for me.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.
A payday loan has made a positive impact in my life so please read my story. When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can't pay those bills on time, I turn to payday loans to help me.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

I obtained a payday loan and I wanted to share my story with you. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won't hesitate to use them again when I need to.

The best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

I have a good story to tell you about the payday loan I was able to obtain. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.
At a difficult time a payday loan helped me solve a problem. Getting a payday loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I m so glad this option was available to me.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

When my checkbook is extra-busy during the holiday season, it s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

I was fortunate to get a payday loan and it really helped me. I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the XXXX. Utility bills can change from month to month that paying them can be very challenging at times.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.
I have a positive experience to share about my payday loan. Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I’m so glad I got insurance because it put me at ease knowing my things were safe.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I cannot afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

The positive impact that a payday loan has made is important which is why I want to tell you my story. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.
When I had some financial issues I used a payday loan and am grateful the choice was there. Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I don't have to ask my family for help when I'm worried about getting all my bills paid.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I want to tell you why payday lending is important. I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I was so relieved to take out a payday loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.
I can not begin to tell you how great my experience was about my payday loan. When the banks can not help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

In my experience, a payday loan worked well to get insurance for the year. I could not afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a payday loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

You must be aware that there are good stories about payday lending and I am one of those stories. The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.
I have a good story to tell about the payday loan I got. When the banks can’t help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

The positive impact that a payday loan has made is important which is why I want to tell you my story. Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

Taking out a payday loan was important to me so I wanted to tell you my story. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they did not try to use language that would confuse me.

I believe that the government will be overstepping its bounds if it takes away our payday loan option. There are so many families across the country benefit from payday loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use payday loans.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
Please know that a payday loan helped me and I hope this credit option is still available in the future. I know what I’m getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I’m glad this is an option that is available to me. This loan is not complicated and so easy to understand.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

Good Morning.

I am not sure what the process is to report the National Recovery Agency for Identity theft. They are claiming that they are processing me for a Payday Loan that rolled over in XXXX XXXX. I did not live in the US, my SSN did not exist at this time and my bank account did not exist in XXXX. They claim that the department of labour provided my information to them. they are trying to recover an amount of XXXX dollars.

The consultant that contacted me was XXXX. She did not want to give me her last name. She claimed that she worked for the NRA and that she had all of my details. They have also claimed that they mailed me letters in XXXX which was never received. When I asked for prove I was told it was send. When I told them that it could not be me. XXXX just ignored me and continued with her written speech. She then told me that I will be summoned to court as they will take further steps.
I support the use of a payday loan because I had a positive experience. When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.

Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can’t handle the extra bill, like during tax season, and I have turned to payday loans to help me.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I don’t want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won’t spend as long in debt to someone else.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the XXXX. Utility bills can change from month to month that paying them can be very challenging at times.
When no one else could help a payday loan was there and so I wanted to tell you my story. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I'm so glad this is an option for me.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Without these types of short-term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I could not believe it when I saw how high my cable bill had been. I did not have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
Money issues happen and I was glad I went to a pay day lending store. Why is the government now also trying to limit the options available for lending? I believe that pay day loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I hope you will read my story and understand how a pay day loan really helped me. Banks can be complicated and confusing places for loaning people money. I do nt feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do nt just lend that amount.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

I recently used a short-term loan for a very necessary family expense : groceries. With food prices skyrocketing over the last few years, it s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.
Please understand that a payday loan is very important to me. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Taking out this loan didn’t add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I like having different options to choose from when I need money. Sometimes I’m able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

I used a payday loan and it got me out of a jam. Sometimes I don’t have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I couldn’t imagine my life without these loans.

I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I don’t fall behind and get my power shut off again.

I was fortunate to get a payday loan and it really helped me. I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

I have had a good experience with my loan from the payday store. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I couldn’t imagine where my family and I would be if this option was taken away from us.
I hope you will share my story. If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be XXXX or might not have the proper safety regulations in place. This is not the answer to deal with short term lending. Payday lending is also a better option than over drafting your bank account. Most banks will charge ($36.00) for any overdrafts, regardless of the amount. The fees charged by payday loan companies is nothing in comparison to what banks charge.

I share this story with you because I think payday lending is important. From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Money issues happen and I was glad that I turned to payday to assist me. I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

Sharing my story with you is critical because I do not want you all to decide that pay day lending should be taken away. I used one and it was very helpful to me. The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

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You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

I wanted to tell you why payday lending is so important for me and my family. I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.
Please support payday lending because a payday loan helped me. I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family, and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Taking out a payday loan was very positive and I think it is important to share my story with you. Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

A payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

Taking out a short-term loan during the holiday season was XXX of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps millions of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.
I hope you will take time to read my positive story about my payday loan. Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That’s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I’m so glad this is an option for someone like me.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I’m getting into.

I share my story about payday lending because it is important to keep this credit option open. I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

I obtained a payday loan and I wanted to share my story with you. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it’s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and XXXX that banks can not take care of. I have a positive story to share with you. As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.
Cash advance loans are not bad because I had a very good experience with mine. I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

When I need cash, I need it right away. I cannot always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Home repair supplies are expensive, and I cannot always afford them. I have taken out a few payday loans to pay for what I need to fix things around my house, and I am lucky that they are a possibility for me.

I do not want anyone to know my business and when I needed money, I did not know where to go for help. I took out a payday loan, and got the cash I needed without any questions asked. I am so glad this option was available to me.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great, and is something I like knowing I can use in a pinch.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet, but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision, and I would do it again if I needed to.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.
I have a positive experience to share about my payday loan. I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

When you’re the XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.
I have gotten payday loans over time and have nothing but positive things to say. When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this XXXX.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I’m glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to millions of Americans like me.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.
I found my payday loan experience a positive XXXX and wanted to share it with you. The government obviously does nt understand how hard I work. When I ca nt make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do nt have to make a big commitment. I do nt know why the government wants to take this option away from me.

Some loans can be tricky, especially when you do nt know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was nt sitting around waiting to get approved.

XXXX of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was glad I did when a problem came up that I was nt expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I love my house but it s been giving me a lot of trouble recently. Rather than ignore the repairs that do nt need to be done immediately, I ve started getting pay day loans to repair anything I ca nt pay for out of my own pocket.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has nt always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did nt have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I m glad I have that option when my paycheck ca nt quite cover everything I have to pay for.
There are many reasons why I support payday lending but I want to tell you why it helped me. When I first decided to get a pay day loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I'm glad they were available to me.

When there was nowhere to turn a payday loan helped me. The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a pay day loan and pray that the next month won't be so bad.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let's try to keep government out of this and do what is right for all families who use this product.

Please know that a payday loan was important to me. There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier and much cheaper than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I've used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.
December 8, 2015

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

December 8, 2015

My story about my payday loan is important and positive. I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I cannot tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

Honestly, I do not know what I do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.
At a difficult time a payday loan helped me out. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

XXXX the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was glad I did when a problem came up that I was nt expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I used a payday loan and it really helped me. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

With all the identity theft these days, I do nt want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.
December 8, 2015

Please know that I only share my story because I think it is very important to keep payday stores open. I have used these loans before and they have been good for me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Without the option of a payday loan I don't know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I didn't think of. They really helped me out and got me the money I needed quick.

When it comes to home repairs, I am really lost. I get payday loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I've been able to stay on top of repairs and other home-related expenses.

Once in a while, my family gets a loan to pay our bills so we don't have to be late. Especially with kids, I can't even imagine the consequences if our power or water got shut off.

December 8, 2015

Please do not take the payday loan choice away from consumers because XXXX helped me very much. A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

My children's school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.
My payday lending story is not only good but I hope it will help other people who need this support. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

My family has benefitted from payday loans on and off for years, and we’ve never had a bad experience. I don’t think the government should take them away from us, nor from other Americans that need help once in a while.

I’m happy that I got a payday loan and needed to tell you how it helped me. Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I can’t even imagine the consequences if our power or water got shut off.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

My family had a good experience at a tough time because of a payday loan. Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.
At a time when I needed help I turned to a payday loan. Pay day loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

Utility bills are an unfortunate part of life. They cannot be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Pay day loans help many Americans who work hard every day to pay their important bills when they do not have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.
Taking out a payday loan was very positive and I think it is important to share my story with you. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the issues that really matter.

You must be aware that there are good stories about payday lending and I am XXX. Getting a payday loan last XXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Without the payday loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

I urge you to keep payday lending available to all Americans. Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.
At a challenging time, a short term loan helped me fix a situation that was important to me. I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Money issues happen and I was glad that I turned to payday to assist me. The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fall back on my bill.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

An incident at home caused damage and I did not have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

I really enjoyed working with my local payday lending store and I think my story is important. Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I am so glad I did because it put me at ease knowing I was protected.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
Sharing my story about payday lending is important. From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Taxes are not exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.

Why is the government now also trying to limit the options available for lending? I believe that payday loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

The payday loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

I've used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life! I even ended up working in a lending company because of the help I received!
December 8, 2015

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

December 8, 2015

I hope you will read my story and understand how a pay day loan really helped me. We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

The financial marketplace is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I am getting into.

When things break at home, it is never expected, and they almost always have to be fixed immediately. I've relied on pay day loans to guide me through those times, when I need to pay for something that I did not have the money for.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.
A pay day loan store really helped me and I want you to know why I used this product. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is nt always possible, but these loans helped me tremendously.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

At a troubling time a payday loan came in handy. There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.
At a difficult time a payday loan helped me out. The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any issues.

I did not want to have to fight the IRS so I always try to pay my taxes on time. Recently, I did not have enough money to pay it all at once so I pulled out a short term loan. I’m glad I was able to settle my debts and not have to deal with any government agencies.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to. I want to share my situation as to why a payday loan was a good experience for me. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.
A payday loan has helped me on more than one occasion and I want to share my story with you. I had to get a lot of work done on my car recently and didn’t know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

Just like everyone else, I don’t like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

I used a payday loan and it got me out of a jam. Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I couldn’t afford and was able to pay my bill.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Why is the government interfering with something that has helped Americans so much? Without payday loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. My bills do not wait for me so I cannot wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I used a payday loan and it got me out of a jam. Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

When no one else could help a payday loan was there and so I wanted to tell you my story. I have had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Pay day loans helped me where insurance would not.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.
I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. I had an important insurance payment due that I just could nt make so I got a payday loan to avoid losing the insurance. If I had nt, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

It s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Medical bills can definitely add up especially when you were nt expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I ca nt afford, I use payday loans. That way, I do nt have to worry about those high interest rates or late fees from the credit card companies.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Payday lending is a good thing and I wanted to tell you why I believe it is. My children need many school supplies to help them with their homework. I was nt going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could nt believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Why does the government all of a sudden want to get rid of pay day lending? I ve used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.
I used a pay day loan and I am very glad that I did. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I share this story with you because I think payday lending is important. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Cash advance loans are not bad because I had a very good experience with mine. The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.
I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

I really enjoyed working with my local pay day lending store and I think my story is important. Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.
Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

As I grow so do the prices of my school supplies. I would not have been able to afford the supplies I needed without the help of a payday loan.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

I have had a good experience with my loan from the payday store. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

I support payday loans because I had a good experience. Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I am sure I will continue to use them in the future.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. When taxes come, I do not always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I am glad I can turn to them to help.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

I have received numerous calls from phone # XXXX and XXXX XXXX stating they have a claim against me for a $570.00 loan from back in 2012 ($300.00 loan) from Lazer lending. I have never heard of the company. The call ended with the lady getting very upset and she said she would see me in court, I will have to pay $ XXXX. She had my SSN, address and bank name. When I told them I wanted all of this in written form she refused. I never took out a payday loan.
A payday loan was so important to me that I wanted to share my experience with you. Times were tough last XXXX, and I did nt know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

I had to get a lot of work done on my home and it was nt something I was able to ignore. I really needed to get my house fixed and my insurance really was nt helpful. In order to pay for everything, I got a pay day loan. It was so easy and really gave me a helping hand.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. I was new to the pay day loan process and was nervous because I really did nt know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

Once in a while, I need a small loan and I do nt want to bother my family. A lot of the time banks and credit unions wo nt even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does nt remove a lending option that s always worked well for me.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do nt have to worry as much about the payments and can focus on staying healthy.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. I’ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

Pay day loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I’ll probably use a pay day loan again!

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

You must be aware that there are good stories about payday lending and I am one. With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

When it comes to home repairs, I’m really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I’ve been able to stay on top of repairs and other home-related expenses.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Thanks to the payday loan my child does not have to miss out on important opportunities to learn. I was going to have to cut some of the important supplies that were needed but now we do not have to sacrifice those.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.
I hope you will listen to my story as to why a payday loan helped me. I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

My children are young so having enough important school supplies is crucial to their education. I was not going to be able to buy them what they need this year until I decided to take out a payday loan.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Payday loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

I have benefited from a payday loan and wanted to share my experience with you. Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can't tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.
I cannot begin to tell you how great my experience was about my payday loan. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I used a payday loan and it really helped me. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

If it is not broke, do not fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I am covered if something bad does happen at home.
I support the use of a payday loan because I had a positive experience. XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.
I really enjoyed working with my local payday lending store and I think my story is important. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

Tax season is never a fun time of year. When the time comes and I cannot pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

Why is the government interfering with something that has helped Americans so much? Without payday loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

I was in a bind to buy my child their back to school supplies for the year and the pay day loan helped me out. I was able to get the things my child needed to go back to school prepared.

Taxes are nt fun but they are a reality of life. Sometimes, my taxes are much higher than I expect and I ca nt pay what I owe. I have used pay day loans to get the money I needed and get the government off my back.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do not take this choice away.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!
I have had a good experience with my loan from the payday loan company. A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a payday loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I can't believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

I wish you would keep payday lending available because XXXX of the companies have really helped me out. Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

The government obviously does not understand how hard I work. When I can not make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Please know that a payday loan was important to me. Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I am very happy that I was able to use the services of a payday loan. With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.
When in a bind I turned to a payday loan and it helped me. Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

During fall and winter, the holidays really stack up on the calendar – whether it's XXXX or the XXXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

Payday loans should be used responsibly; they should be used to help people when they need the money. I did not have enough money to pay my taxes and needed to pull out a loan to help me out. I'm glad it was there when I needed it.

When I want to borrow money, I do not feel like it's always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I did not have to miss any work days because of my car.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.
I hope you will share my story and know that a payday loan really helped me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need XXXX. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

A pay day loan store really helped me and I want you to know why I used this product. Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.
I hope you will listen to my story as to why a payday loan helped me. XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

After going in to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

Without payday loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

Traditional banks do not seem to care about short term loans, especially when I need XXXX for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
I can not begin to tell you how great my experience was about my payday loan. I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I m incredibly grateful for it.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was glad I did when a problem came up that I was nt expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

My story about my payday loan is important and it can help others in need. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. When I fell behind financially, taking out a payday loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and didn't have to ruin my credit score either.

More often than not, I'm living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I didn't face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.

I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

Payday loans should be used responsibly; they should be used to help people when they need the money. I didn't have enough money to pay my taxes and needed to pull out a loan to help me out. I'm glad it was there when I needed it.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term
I found my payday loan experience a positive one and wanted to share it with you. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

Usually I am really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I am glad that I am able to get a payday loan when I need it, like when I have bills or taxes that are higher than I expected. Payday loans help me deal with the bumps in the road of life and stay away from the trouble of not paying.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

Taking out a short-term loan during the holiday season was one of the best decisions I have ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I
How great for me that a pay day lending store was around the corner when I needed it. Medical bills can add up when you do nt expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

My children s babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would nt have been possible.
I turned to a payday loan for assistance and I am glad that I did. Child care is expensive, especially if it's needed without much warning. If my work schedule gets shuffled or if my child is sick and I can't be home, I've relied on babysitters. Paying for them is a burden, and I've taken out a loan before to help with that cost.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it's always worked out well.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I can't afford the supplies, I've gotten a pay day loan and have found them very helpful.

Without the option of a payday loan I do not know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I didn't have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck can't quite cover everything I have to pay for.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided overdrafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option sometimes.

The government obviously does not understand how hard I work. When I can't make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That's what these loans are for -- people with no other You will get many stories about payday loans, but I wanted to share mine because it really helped me. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
I support payday lending because it has made a real difference in my life. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

What a huge help it was to have a payday loan available to me. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
Taking out a payday loan was very positive and I think it is important to share my story with you. Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to payday loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

I can't always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I needed to get my car fixed but didn't have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

We need less government in our lives. All I want to do is take out a loan and I don't understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

Please take time to read my positive story about my payday loan experience. My family has benefitted from payday loans on and off for years, and we've never had a bad experience. I don't think the government should take them away from us, nor from other Americans that need help once in a while.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn't do it.

When I couldn't pay my bills, I didn't want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Please know that a payday loan was important to me. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
One payday loan helped change a terrible situation into a good one. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I'm glad this was an option for me.

If it ain't broke, don't fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

With all the identity theft these days, I don't want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Getting a payday loan was exactly what I needed to help make the holiday season merry and bright for my family. As someone who lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.
There are not many good options out there for a quick small dollar loan. But I trusted a payday loan store and had a really good experience. Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

Honestly, I do not know what I do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

When I had some money trouble I used a payday loan and am happy I did. When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That's what these loans are for -- people with no other option and payments they have to make.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need XXXX those things. When I really cannot pay those bills on time, I turn to payday loans to help me.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used XXXX and it was very helpful to me. Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.
Money issues happen and I was glad I went to a pay day lending store. I did nt have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I m glad I went through with the loan as it was quick and hassle-free.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the XXXX several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you re hurting by taking away this lending route.

I took out a payday loan – I had a few other options but decided that a payday was my best. I want to tell you my story. I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

The times I ve needed money, I ve needed it immediately. I could nt wait around for a bank to process an application, and I did nt know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I love my house but it’s been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I’ve started getting payday loans to repair anything I can’t pay for out of my own pocket.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

I walked away very impressed with the staff’s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the issues that really matter.

I have had a good experience with my loan from the payday store. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I'm happy that I got a payday loan and needed to tell you how it helped me. Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I can not begin to tell you how great my experience was about my payday loan. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.
How great for me that a pay day lending store was around the corner when I needed it. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to pay day loans to help me out. This was great and made sure I did not have to pay any of those dreaded late fees.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We are so thankful that pay day lending could help us make sure I got better.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

I live in a very old house, and have to fix stuff a lot. Sometimes it is more expensive than I ever could have imagined, so I take out a pay day loan. Moving is expensive too so until I can afford that, I know I can count on pay day loans.

A payday loan helped my family and it was important for me to share my story with you. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can not wait. That is when payday loans are helpful and I am glad they are available.

Please know that a payday loan helped me and I hope this credit option is still available in the future. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
I have a positive experience to share about my payday loan. Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Why does the government all of a sudden want to get rid of pay day lending? I ve used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

Telling my story is important because a payday loan really helped me when I needed it. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
At a difficult time a payday loan helped me solve a problem. I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Holidays and special occasions always seem to take a toll on my wallet -- whether it s XXXX, family birthdays or a wedding anniversary. In the past, I ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I ca nt believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do nt know where else I would have gone to get such a short term loan.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

During the summer months my daycare bills double with my children s activities. My pay day loan gives me peace of mind for my children s summer plans and allows us to go back to school shopping too.

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

I work long hours and do nt have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do nt have confidence that the bank will work with me when I m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I ve used pay day loans many times to make sure I do nt pay late fees or have the utility company shut off service to my house.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is
I need you to know how important my payday loan was to me. I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Every XXXX, the holiday season is in full swing, and it is not always the easiest time of year to balance a checkbook and plan ahead. That is why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks cannot take care of. I have a positive story to share with you. Every XXXX, the holiday season is in full swing, and it is not always the easiest time of year to balance a checkbook and plan ahead. That is why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.
Sharing my story is important because others may need the same credit option of a payday loan like I did. The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. XXXX of people just like me would not be able to pay their bills on time.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

My family would not be able to manage all our home repairs without payday loans once in a while. I've taken them out for all sorts of things these last few years, and they've always been a good solution when money is tight.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.
I wish you would keep payday lending available because one of the companies has really helped me out. My bills do not wait for me so I cannot wait to get the money. Payday loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes rather than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I am glad I was able to get it, and I do not think we should change the way these loans work.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next payday I will have what I need to pay it back and not lose any property.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could afford my repair bills.
A pay day loan store really helped me and I want you to know why I used this product. From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

My family has used pay day loans many times, and we have nt had a bad experience yet. I do nt know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

I do nt like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I do nt have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I m getting into.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I m glad that pay day lending was an option for me.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

When my last insurance renewal notice came, I could nt afford the bill. I used a payday loan to pay it and make sure I did nt lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

Sometimes, the expenses in my life take up so much of my income that I do nt have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

What would I have done if it was not for my pay day loan covering an important home repair? I really do nt want to think about it. This type of loan made everything possible for me.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

The staff took the time to explain everything to me and to make sure I was nt hit with hidden fees. I left the store feeling so much better
I am glad that I turned to a pay day loan when nothing else was available. Why does the government all of a sudden want to eliminate pay day loans? I've used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I'm glad I did. Everything was very easy and this was a perfect option for me.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXXX or the XXXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. The fall and winter are full of holidays XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I did not have to miss any work days because of my car.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I cannot handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used pay day loans many times to make sure I do not pay late fees or have the utility company shut
I want to tell you why a payday loan is so important to me. XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

With grocery prices changing all the time, it s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Bills are always higher in the summer, and I ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I m thankful to have pay day loans as a backup.

Pay day loans have helped me multiple times when I could nt make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

I got a payday loan and wanted to tell you my story. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

When you re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

I can not say enough about the importance of my payday loan. The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.
Please do not believe that all short term lending is bad, because I had a very good experience. To help pay for my child’s school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.
A payday loan is not a bad thing and I hope to share my story with you. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Taking out this loan did nt add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I have to pay for both my rent payment and my insurance. There was a time that I could nt afford everything at once. Without the loan, it would nt have been possible to make everything work and pay it all on time.

I hope you will read my story and understand how a pay day loan really helped me. I wish power bills did nt exist, but unfortunately they do, and if you do nt pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do nt always want to help. So let s try to keep government out of this and do what is right for all families who use this product.
Please do not believe that all payday loans are bad, because I had a very good experience. A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck can’t quite cover everything I have to pay for.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

Payday loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I can’t pay for them on my own I get a payday loan. Without payday lending, my house would be in much worse shape.

I never realized how hard it was to pay bills, and now that I’m on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I don’t fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.
I found my payday loan experience a positive XXXX and wanted to share it with you. My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

When taxes come, I do not always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I’m glad I can turn to them to help.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.
I urge you to keep payday lending available to all Americans. After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

Tax season is never a fun time of year. When the time comes and I cannot pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

School supplies are expensive and I was going to have to sacrifice some in order to pay for other important things. Taking out a payday loan meant I did not have to make this sacrifice and I was able to get everything I needed.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

Pay day loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would have had to neglect if I did not have the option of the loan.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
When I had some financial issues I used a payday loan and am grateful the choice was there. Making ends meet is hard enough without a surprise home repair. I took out a pay day loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

It's so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

I needed to get my car fixed but didn't have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I can't believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help me
How great for me that a payday lending store was around the corner when I needed it. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of payday loans is really good for situations like that.

A payday loan helped my family and it was important for me to share my story with you. After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Usually I’m really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.
When I needed help a payday loan was there. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Repairs on a house are terrible, especially since I cannot manage most of them myself. Thanks to pay day loans, I have the ability to hire someone to do them for me and I do not have to worry.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I tell you my story because I know it is important to keep payday loans available to consumers. Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a XXXX dollars and banks do not just lend that amount.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I worry about government interfering in our lives by telling us what to do with our financial resources. I cannot always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.
What a huge help it was to have a payday loan available to me. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

When the calendar hits XX/XX/XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.
I hope you will share my story and know that a payday loan really helped me. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

The XXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

When I need cash, I need it right away. I cannot always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
When there was nowhere to turn a payday loan helped me. The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I m glad they did nt try to use language that would confuse me.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and ca nt wait. That s when payday loans are helpful and I m glad they re available.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I m glad I did. Everything was very easy and this was a perfect option for me.

Pay day loans should be used responsibly ; they should be used to help people when they need the money. I did nt have enough money to pay my taxes and needed to pull out a loan to help me out. I m glad it was there when I needed it.

My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had one less thing to worry about.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I do nt know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I ca nt handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I ll do that again if I need to.
When I needed some help I used a payday loan and it helped me so much. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Every XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

I have filed a complaint previously regarding a {$2000.00} certified check that was made payable to a company, but was cashed by the employee at the USAA Bank. I have contacted the USAA Bank in XXXX XXXX, Texas, with no results. I am a senior citizen and have been waiting for months for restitution, but once again USAA Bank is not accountable for cashing a check for an individual when the certified check was payable to a company.

I look forward to hearing from you as quickly as possible. Thank you.

You must be aware that there are good stories about payday lending and I am one. I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.
I wanted to share my story about the use of a payday loan. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

Sharing my story about payday lending is important. I walked away very impressed with the staff’s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

XXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that always worked well for me.

Cash advance loans are not bad because I had a very good experience with mine. It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.
My story about my payday loan is important and it can help others in need. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I have a good story to tell you about the payday loan I was able to obtain. When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did not have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

When the calendar hits XX/XX/XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.
I can not say enough about the importance of my payday loan. I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did nt have to ruin my credit score either.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Power and water bills are some of the toughest ones to pay. You ca nt be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

There have been a few times in the last couple of years where I was nt able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

When I heard how much my insurance was going to cost, I did nt think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I m glad I was able to get it, and I do nt think we should change the way these loans work.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did nt face any hidden fees. This was the perfect option for me and I m happy I used this type of loan.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.
I tell you my story because I know it is important to keep payday loans available to consumers. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.
My payday lending story is not only good but I hope it will help other people who need this support. Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

Wear and tear on my house can’t be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I’ve taken out pay day loans for the extra money quick.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I’m glad I decided to take out a payday loan in order to afford them.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

Pay day loans help many Americans who work hard every day to pay their important bills when they do not have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I've used short-term loans to pay my taxes before, and I'm glad that they were around for me. I chose to take out a loan rather than face the IRS or pay a late fee. In the end, this was the cheapest and easiest option for me.

Have you tried to get a XXXX dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.
I wanted to share my story about the use of a payday loan. Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn't have to worry.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Usually I really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I'm so glad this option was available to me.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would've been impossible without the loan.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

Family expenses add up -- this is new news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

Why does the government all of a sudden want to get rid of pay day lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.
I can not begin to tell you how great my experience was about my payday loan. Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

My health insurance keeps changing, and my current plan does nt cover nearly as many expenses as I would like for it to. To offset these costs, I ve taken out a couple of pay day loans to help pay for my bills -- especially ones that are nt exactly expected.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

With all the identity theft these days, I do nt want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day XXXX go in, and pay it down the same day XXXX get paid.
Payday loans are not bad because I had a very good experience with mine. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would ve been impossible without the loan.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

I got the quote back from my insurance company and I could nt believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did nt have any issues.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do nt trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It s a quick and cheap alternative when you need money fast.
I am happy that I got a payday loan and needed to tell you how it helped me. I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

I really enjoyed working with my local pay day lending store and I think my story is important. I have major issues with credit card companies and banks. Why do they need to know what I'm buying at the grocery store, or when and where I'm doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.
I used a payday loan and it got me out of a jam. I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

While I can't always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I've started taking out payday loans when necessary to get the job done with keeping my home in great shape.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It’s confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

My family would not be able to manage all our home repairs without payday loans once in a while. I’ve taken them out for all sorts of things these last few years, and they’ve always been a good solution when money is tight.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.
I am very happy that I was able to use the services of a payday loan. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

My children were really nervous for the first day of school and worried they were not prepared. I decided to take out a payday loan so that I could afford to prepare them with all the school supplies they would need for their first day.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

I’ve taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a loan, but that’s what being responsible is all about. I’m glad that these loans are available for people like me.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.
I urge you to keep payday lending available to all Americans. I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.
A payday loan made a positive impact in my life. In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I’m so glad I got insurance because it put me at ease knowing my things were safe.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

After I pay my typical monthly bills and expenses, sometimes there is not much left over – even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Home repair supplies are expensive, and I can’t always afford them. I have taken out a few pay day loans to pay for what I need to fix things around my house, and I’m lucky that they are a possibility for me.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I couldn’t believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.
Sharing my story with you because a payday loan has helped me. I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

I never like paying bills, but somehow water bills are my least favorite. When they re high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.
What a huge help it was to have a pay day loan available to me. Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

When I’m in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I didn’t have to miss any work days because of my car.

I have a lot of pride and when I couldn’t pay my bills, I knew I couldn’t turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

I got the quote back from my insurance company and I couldn’t believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

Times were tough last XXXX, and I didn’t know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Sometimes my phone bill is just impossible to pay. I wish having a phone was necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.
When no one else could help a payday loan was there and so I wanted to tell you my story. When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

My story about my payday loan is important and positive. We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let’s try to keep government out of this and do what is right for all families who use this product.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I cannot bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.
I share this story with you because I think payday lending is important. I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I'm glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a payday loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

The government obviously does not understand how hard I work. When I can not make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
December 5, 2015

At a challenging time, a pay loan helped me fix a situation that was important to me. My kids need all the help they can get to keep them focused, but I could not afford the necessary school supplies to help them do their work. That’s why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

The interest rate of credit card companies is always changing. With it being so unpredictable, you can’t really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It’s a lot easier for me.

I recently had an incident in my home and I am so glad I had renter’s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

Getting a pay day loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would’ve been impossible to keep them safe without these home repairs.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.
I have benefited from a payday loan and wanted to share my experience with you. I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

In my experience, a payday loan worked well to get insurance for the year. I could not afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a payday loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

Nobody enjoys paying bills, but it has to be done. When I was struggling to make ends meet, payday loans gave me the assistance I needed to take care of my debts. I have highly recommended payday loans to friends and family because of my own experiences.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I am glad I went and got this type of loan rather than waiting at the bank all day.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

My child is starting school and thanks to the payday loan they won’t have to do so unprepared. I was going to have to cut out some of the essential supplies on our shopping list because I could not afford it, but now we do not have to make that sacrifice.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up.
Please do not take the payday loan choice away from consumers because one helped me very much. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

With health insurance premiums changing, sometimes it’s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of payday loans is really good for situations like that.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

I have a good story to tell you about the payday loan I was able to obtain. There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.
You need to know that a payday loan helped me out tremendously. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

Whenever I need work done on my home I know it will end up costing me. When I'm not able to afford the bill, I turn to my local payday loan store to help me out. It's great knowing they are there for me when I need it.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

When the banks can't help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a payday loan in order to afford insurance. I'm so glad I got insurance because it put me at ease knowing my things were safe.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that
I hope you will listen to my story as to why a payday loan helped me. When I'm in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

I needed to get my car fixed but didn't have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I had no idea how much my parent's medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I'm not sure how else I would've paid those bills on top of my regular, everyday expenses.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I hope you will listen to my story as to why a payday loan helped me. Once in a while, my family gets a loan to pay our bills so we don't have to be late. Especially with kids, I can't even imagine the consequences if our power or water got shut off.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don't quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and isn't something I have time to prepare for otherwise.

When my wallet was spread thin over the holidays, I didn't know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

I never knew how expensive my phone bill could get until recently. I didn't budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

I wanted to share my story about the use of a payday loan. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.
My payday lending story is not only good but I hope it will help other people who need this support. Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

I'm sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them. Too many people get into major debt and big trouble with credit cards. I don't have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

I support payday loans because I had a good experience. My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could afford my repair bills. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

I hope you know that I have a great story about my loan from a payday lender. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I'm confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief. Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.
Please do not believe that all payday loans are bad, because I had a very good experience. I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Getting my kids ready to go back to school can be expensive. By using a payday loan, I was able to get the school materials my kids needed without having to cut out any of the important items on their school list.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute lifesaver.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

Payday loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I had no idea how much my parent's medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I'm not sure how else I would've paid those bills on top of my regular, everyday expenses.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I'm glad I went through with the loan as it was quick and hassle-free.
How great for me that a pay day lending store was around the corner when I needed it. The pay day loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It s a quick and cheap alternative when you need money fast.

I am very happy that I was able to use the services of a payday loan. While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do nt have to answer too many questions and I leave with the money I greatly needed.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

I rely on my car to go to work every day. Without it, I would nt be able to live my life. When my car needed repairs, I was worried I was nt able to pay the bill. That s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I love my house but it’s been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I’ve started getting pay day loans to repair anything I can’t pay for out of my own pocket.

Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did not have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.
A payday loan has made a positive impact on my life and I wanted to share my story. One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I'm incredibly grateful for it.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don't waste your time on payday loans especially when good people need them to get by.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I have benefitted from a payday loan and wanted to share my experience with you. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that always worked well for me.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.
December 4, 2015

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

December 4, 2015

A payday loan has been a good thing for me so I wanted to share my experience. The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
Sharing my story with you because a payday loan has helped me. The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

When I want to borrow money, I do not feel like it’s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

It seems like these days you always have to read the fine print. I am so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.
Sharing my story with you because a payday loan has helped me. The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

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Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

The financial marketplace is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

Payday loans are a good alternative to asking family for money when things break at home. I’ve used them especially for home repairs. You never know when those could fall apart.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

Grateful to have had the choice available to me on a payday loan. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

I am happy that I had the choice of a payday loan to use. An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

If it is not broke, please do not fix it. Payday loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.
I was thankful for my payday loan experience and I wanted to share it with you. I never realized how hard it was to pay bills, and now that I m out on my own I m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do nt fall behind. Those loans have helped immensely when I feel like I do nt have enough to cover bills.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would nt have been possible.

When it comes to home repairs, I m really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I ve been able to stay on top of repairs and other home-related expenses.

When I heard how much my insurance was going to cost, I did nt think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I m glad I was able to get it, and I do nt think we should change the way these loans work.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

It s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it s always worked out well.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I m glad they never tried to take advantage of me.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

The interest rate of credit card companies is always changing. With it being so unpredictable, you ca nt really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It s a lot easier for me.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I've recommended payday loans to people and used them myself, and everyone I've talked to has had a good experience and is grateful for the small loans they get. I'm not sure what many of us would do if we couldn't take out these loans any more. The government should leave them alone since they help so many families.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

When I had some financial issues I used a payday loan and am grateful the choice was there. While I can't always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.
I hope you will share my story and know that a payday loan really helped me. I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

A payday loan was so important to me that I wanted to share my experience with you. In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.
I am grateful for the payday loan I used. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

More often than not, I'm living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

At a difficult time a payday loan helped me out. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use payday lending.

As important as seeing a doctor regularly is, sometimes it's not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

I urge you to keep payday lending available to all Americans. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

My story is not unique but it is important to me and I wanted to share it. My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.
I hope you will share my story and know that a payday loan really helped me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

Kids are expensive, and if one of them gets sick or hurt, they are even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.
Sharing my story is important because others may need the same credit option of a payday loan like I did. I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Getting a payday loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I am so glad this option was available to me.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I share my payday lending story with you because it is important to keep this option available. Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Payday loans help many Americans who work hard every day to pay their important bills when they do not have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.
My family had a good experience at a tough time because of a payday loan. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I want to tell you why payday lending is important. When my child's birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I hope you will not take payday loans away because I have a good story to tell. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let's try to keep government out of this and do what is right for all families who use this product.

Please do not limit the use of payday loans because I really needed one. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

I worry about government interfering in our lives by telling us what to do with our financial resources. I cannot always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
Please do not limit the use of payday loans because I really needed one. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

I recently had an incident in my home and I am so glad I had renters insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

I know what I'm getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I'm glad this is an option that is available to me. This loan is not complicated and so easy to understand.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I can't imagine how much harder this year would've been without the possibility of getting a pay day loan!

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I did not have to miss any work days because of my car.

You need to know that a pay day loan helped me out tremendously. Every XXX, the holiday season is in full swing, and it's not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.
The positive impact that a payday loan has made is important which is why I want to tell you my story. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I’ve recommended pay day loans to people and used them myself, and everyone I’ve talked to has had a good experience and is grateful for the small loans they get. I’m not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

I have benefited from a pay day loan and wanted to share my experience with you. Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I recently had an incident in my home and I am so glad I had renter’s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.
I have had a good experience with my loan from the payday loan company. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

The appointments at my doctor's office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

The payday company I took my loan from has helped me tremendously. I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

I could not imagine where I would be without the help I have gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

My kids need all the help they can get to keep them focused, but I could not afford the necessary school supplies to help them do their work. That's why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

When I needed some help I used a payday loan and it helped me so much. The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that payday lending could help us make sure I got better.

My bills don't wait for me so I can't wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I never had insurance before until a friend suggested I look into it. I do nt have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

When you re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

I do nt have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

Please do nt believe that all payday loans are bad, because I had a very good experience. I had to get a lot of work done on my car recently and did nt know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family s cars which would have gotten pretty annoying for them.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is nt always possible, but these loans helped me tremendously.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

Taking out a pay day loan was good for me and I think it s important to tell you why. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
I'm happy that I got a payday loan and needed to tell you how it helped me. Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I can't imagine this past year without the possibility of getting a payday loan.

I've used short-term loans to pay my taxes before, and I'm glad that they were around for me. I chose to take out a loan rather than face the IRS or pay a late fee. In the end, this was the cheapest and easiest option for me.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a payday loan in order to afford insurance. I'm so glad I got insurance because it put me at ease knowing my things were safe.

Making ends meet is hard enough without a surprise home repair. I took out a payday loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

I don't want anyone to know my business and when I needed money I didn't know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

My children's school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Power and water bills are some of the toughest ones to pay. You can't be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.
I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it's important for people to make the right choice at a particular time. These loans can be a good value.

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a pay day loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we don’t have the cash. It’s almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

A payday loan was so important to me that I wanted to share my experience with you. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

The payday loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.
Please support payday lending because it did help me. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I don’t fall behind. Those loans have helped immensely when I feel like I don’t have enough to cover bills.

When I had some money trouble I used a payday loan and am happy I did. During fall and winter, the holidays really stack up on the calendar -- whether it’s XXXX or the XXXX season. And if I’m being honest, the bills stack up this time of year as well. That’s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

I worry about government interfering in our lives by telling us what to do with our financial resources. I can’t always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of payday loans is really good for situations like that.
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I don’t use it very often but I was glad I did when a problem came up that I wasn’t expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

Please know that a payday loan was important to me. Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.
I hope you will not take payday loans away because I have a good story to tell. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would have had to borrow people’s cars to get to work, and that is a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

A loan from a payday store really helped me and I want to keep this option open to everyone. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. There are many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

I have a positive experience to share about my payday loan. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Sometimes I have spikes in my power bill that I cannot explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

When I had some financial issues I used a payday loan and am grateful the choice was there. We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.

I've got a lot a few mouths to feed in my household. And when groceries become unmanageable, I've gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

With health insurance premiums changing, sometimes it's really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.
Please take time to read my positive story about my payday loan experience. Tax season is never a fun time of year. When the time comes and I can’t pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

With school supplies being so expensive, I was worried that I would not be able to afford them with the heap of other bills coming in. Taking out a payday loan allowed me to give my kids all the supplies they need to go back to school.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I have never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I used a loan to help pay for my insurance. I am so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions. Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.
I am grateful for the payday loan I used. Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I have benefitted from a pay day loan and wanted to share my experience with you. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I ll do that again if I need to.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could nt imagine where my family and I would be if this option was taken away from us.

My story about my payday loan is important and positive. After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

Pay day loans are a valuable financial option that the government should nt take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

I wish power bills did nt exist, but unfortunately they do, and if you do nt pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.
I wanted to tell you why payday lending is so important for me and my family. To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I cannot pay on my credit card.

I do not always use a payday loan but when I do, it is worth it. I like being able to have different options and I hope the government does not rip this away from me.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

Why does the government all of a sudden want to eliminate payday loans? I’ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I cannot tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

My children are young and creative and I did not want to stifle that creativity because I could not afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
Very excited to share my story about my payday loan experience. Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I d be able to afford it. The loan provided the money I needed without a huge hassle.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

I was fortunate to get a payday loan and it really helped me. I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use pay day lending.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Utility bills are an unfortunate part of life. They ca nt be avoided. I ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do nt fall behind and get my power shut off again.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.
Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I cannot handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I’m happy that I got a payday loan and needed to tell you how it helped me. When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.
One payday loan helped change a terrible situation into a good one. When my wallet was spread thin over the holidays, I did nt know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. I ve used cash advances from time to time to lend a hand with unanticipated doctor s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

My family would nt be able to manage all our home repairs without pay day loans once in a while. I ve taken them out for all sorts of things these last few years, and they ve always been a good solution when money is tight.

A cash advance is such an easy and affordable product. It s simple to understand and allowed me to save some money as well.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don’t waste your time on payday loans especially when good people need them to get by.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let’s try to keep government out of this and do what is right for all families who use this product.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Most times when something needs fixing in my house I look toward payday loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.

I’ve used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

I want to share my situation as to why a payday loan was a good experience for me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.
I share my payday lending story with you because it is important to keep this option available. Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I cannot imagine how much harder this year would've been without the possibility of getting a payday loan!

At a challenging time, a payday loan helped me fix a situation that was important to me. The appointments at my doctor's office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I wish you would keep payday lending available because one of the companies has really helped me out. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I will not hesitate to use them again when I need to.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Utility bills are an unfortunate part of life. They cannot be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.
A payday loan was so important to me that I wanted to share my experience with you. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Please do nt believe that all payday loans are bad, because I had a very good experience. Last year we did nt know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

A cash advance is such an easy and affordable product. It s simple to understand and allowed me to save some money as well.

I wish power bills did nt exist, but unfortunately they do, and if you do nt pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

I do nt know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

A pay day loan helped me and I hope you read my experience. An incident at home caused damage and I didnt have insurance. After replacing my stuff, I decided to get insurance but could nt quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Pay day loans help many Americans who work hard every day to pay their important bills when they do nt have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.
At a challenging time, a pay loan helped me fix a situation that was important to me. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Please understand that a payday loan is very important to me. The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it is a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

I used a payday loan and it got me out of a jam. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

There are not many good options out there for a quick small dollar loan. But I trusted a payday loan store and had a really good experience. I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it is wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.
My story about my payday loan is important and positive. A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

Sometimes I feel like I’m just part of my bank’s bottom line. When my bank can’t help me out, I turn to payday loans. I have never been disappointed with the service I’ve gotten at these stores and I’ve been able to meet my financial obligations.

I need you to understand what a difference a payday loan has made in my life. To avoid a utility from being shut-off, I went ahead and got a payday loan so I don’t have to pay additional costs. It was an absolute life saver.

Times were tough last XXXX, and I didn’t know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.
One payday loan helped change a terrible situation into a good one. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Anyone knows that a lot of times it is better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it is better than getting into a situation with a credit card company.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
When I needed some help I used a payday loan and it helped me so much. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

I had to get a lot of work done on my car recently and didn't know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I'm not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It's simple and I feel more comfortable.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Taking out a payday loan meant my children did not have to share school supplies. This is a great help to my family, and all of my children's educations.

I really enjoyed working with my local payday lending store and think my story is important. I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

When I needed help a payday loan was there. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

A payday loan has made a positive impact in my life so please read my story. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

Repairs on a house are terrible, especially since I can’t manage most of them myself. Thanks to pay day loans, I have the ability to hire someone to do them for me and I don’t have to worry.

Kids are expensive, and if XXX of them gets sick or hurt, they are even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Every year XXX dread going back to school shopping with my children. I want to get them what they need for class and sometimes I can’t do that without a little help from a pay day loan.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable XXX!

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Please understand that a payday loan is very important to me. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.
At a challenging time, a pay loan helped me fix a situation that was important to me. After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That’s what these loans are for -- people with no other option and payments they have to make.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

I’m confident that taking out a short-term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I’m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with
It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I don't fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.
I have had a good experience with my loan from the payday store. I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I wasn’t prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don’t have the money to do this, I use a payday loan.

I didn’t want to have to fight the IRS so I always try to pay my taxes on time. Recently, I didn’t have enough money to pay it all at once so I pulled out a short term loan. I’m glad I was able to settle my debts and not have to deal with any government agencies.

My children need many school supplies to help them with their homework. I wasnt going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

Payday loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can’t always afford the repairs, and when that happens I take out a pay day loan. Since you never know when you’re going to need to fix something, it’s hard to have the money to pay for it saved away.

The worst part about water and power bills is that if you don’t pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

Using my credit cards when I don’t have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. I needed money and did not know where to turn. I thought about going to the pawn shop but I didn’t like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. When the bills come and I don’t have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
I was fortunate to get a payday loan and it really helped me. I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

There are many reasons why I support payday lending but I want to tell you why it helped me. Honestly, I do not know what I’d do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a pay day loan. These loans help me with some of those household expenses that no one ever sees coming.

I cannot always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

After I pay my typical monthly bills and expenses, sometimes there is not much left over – even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I’m glad that pay day lending was an option for me.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it’s always worked out well.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me peace of mind. Please support pay day lending because it did help me. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Payday loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

The staff took the time to explain everything to me and to make sure I wasn't hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

I can't believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short-term loan.

Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

My family has benefitted from payday loans on and off for years, and we've never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

I can't believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short-term loan.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. I'm so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a payday loan.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.
There are many reasons why I support payday lending but I want to tell you why it helped me. This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

I wish you would keep pay day lending available because XXXX the companies has really helped me out. ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

When I could nt pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.

I was fortunate to get a payday loan and it really helped me. I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

I have major issues with credit card companies and banks. Why do they need to know what I m buying at the grocery store, or when and where I m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.
Very excited to share my story about my payday loan experience. Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government’s business. These loans have helped me many times and should not be taken away from me.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short-term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

I have a positive experience to share about my payday loan. When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

I am happy that I got a pay day loan and wanted to tell you why it helped me out. I am so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a pay day loan.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.
A payday loan helped my family and it was important for me to share my story with you. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

Taking out a payday loan was very positive and I think it is important to share my story with you. Honestly, I do not know what I do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

I support the use of payday loans because I had a positive experience. Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I wanted to let you know that a payday loan was important to me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it has made a real difference for me. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.
How great for me that a pay day lending store was around the corner when I needed it. What would I have done if it was not for my pay day loan covering an important home repair? I really do not want to think about it. This type of loan made everything possible for me.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

I hope you will listen to my story as to why a pay day loan helped me. I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

A payday loan is not a bad thing and I hope to share my story with you. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

A payday loan has made a positive impact in my life so please read my story. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

I turned to a payday loan for assistance and I am glad that I did. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

My family had a good experience at a tough time because of a payday loan. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
Please take time to read my positive story about my payday loan experience. After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it is a quick and cheap alternative when you need money fast.
I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

I m glad that pay day loans were there when I needed them to pay my taxes. I got a bill I was nt able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

When it comes to home repairs, I m really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I ve been able to stay on top of repairs and other home-related expenses.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I m usually very concerned about how to afford all the back to school supplies my children s school requires, but this year I was comforted by the use of a payday loan. I used this loan to buy much of the supplies my kid needs to keep up with their classmates.

When I need cash, I need it right away. I ca nt always wait around for my bank to process a ton of paperwork, and I did nt know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I ve found this service to be amazingly helpful as I plan out my monthly budgets.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed
A payday loan helped me when I did not want to turn to others for help. I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

I live in a very old house, and have to fix stuff a lot. Sometimes it's more expensive than I ever could've imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Grateful to have had the choice available to me on a payday loan. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I did not know where else I would have gone to get such a short term loan.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

When my child's birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.
I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

I wish you would keep pay day lending available because one of the companies has really helped me out. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I share my story about payday lending because it is important to keep this credit option open. I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I'm glad I went through with the loan as it was quick and hassle-free.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Pay day loans are a great option for me to hire someone to repair it for me. Now I don't have to worry.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I could not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

When I did not have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.
A payday loan has helped me on more than one occasion and I want to share my story with you. I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Honestly, I do not know what I would do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

I hate how much my utilities vary from month to month, and sometimes I feel like I can not do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I can not make the payments. These loans are life savers!

As my kids have gotten older, I have found that it is important that they have cell phones for safety reasons. But they are expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can not handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
December 3, 2015

I used a payday loan and it really helped me. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

My kid’s birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We are so thankful that payday lending could help us make sure I got better.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Payday loans are a convenient choice to help support me and get the job done.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

In the past, I’ve used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I am glad this was an option for me.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.
When I had some money trouble I used a payday loan and am happy I did. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do nt actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

Without pay day loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

With grocery prices changing all the time, it s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That s why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Not all payday stories are bad, so please take time to read my positive experience. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I’m not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government’s business. These loans have helped me many times and should not be taken away from me.

My story is not unique but it is important to me and I wanted to share it. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Payday loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.

Traditional banks do not seem to care about short term loans, especially when I need one for a XXXX dollars. I was able to get a quick payday loan instead and got the cash I needed.

My story is not unique but it is important to me and I wanted to share it. I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

Home repair supplies are expensive, and I cannot always afford them. I have taken out a few payday loans to pay for what I need to fix things around my house, and I’m lucky that they’re a possibility for me.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.
At a challenging time, a short term loan helped me fix a situation that was important to me. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do nt know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did nt think of. They really helped me out and got me the money I needed quick.

I share this story with you because I think payday lending is important. Pay day loans are great. The government takes enough of my money and they do nt need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

The ability to get a loan for a XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do nt want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and ca nt wait. That s when payday loans are helpful and I m glad they re available.

Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

I need you to know how important my payday loan was to me. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a payday loan rather than being delinquent. After all, if you don’t pay your water bill they shut it off.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I didn’t have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck can’t quite cover everything I have to pay for.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Why is the government now also trying to limit the options available for lending? I believe that payday loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

At a difficult time a payday loan helped me out. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

I hope you will share my story and know that a payday loan really helped me. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I don’t need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

I have had such a great experience with my payday loan company that I wanted to tell you about it. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
A payday loan was so important to me that I wanted to share my experience with you. Bills are always higher in the summer, and I've learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have pay day loans as a backup.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Please do not believe that all payday loans are bad, because I had a very good experience. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

Please do not take the payday loan choice away from consumers because one helped me very much. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

A payday loan was so important to me that I wanted to share my experience with you. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.
Of the many stories you get please read mine because it is important to me. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I can’t bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Kids are expensive, and if one of them gets sick or hurt, they’re even more expensive. My family has used payday loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With payday loans, we can focus our worries
I'm happy that I got a payday loan and needed to tell you how it helped me. I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can't afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Please do not believe that all payday loans are bad, because I had a very good experience. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

Car repairs are rarely expected and usually expensive. For those times that I can't pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I couldn't imagine how I would pay my mechanic sometimes without them.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
I hope you will read my story and understand how a pay day loan really helped me. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

A payday loan helped my family and it was important for me to share my story with you. Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I can’t pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.
Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.

Costs from an ATM transaction or a late bank fee can be expensive. I’d rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in XXXX. So I think we need to keep these options open and keep government from standing in our way.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That’s when payday loans are helpful and I’m glad they’re available.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Fixing things around the house is hard both in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.
You must be aware that there are good stories about payday lending and I am one. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I’m so glad this option was available to me.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

A payday loan has been a good thing for me so I wanted to share my experience. I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.
I wanted to let you know that a pay day loan was important to me. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

I do nt have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I m glad they did nt try to use language that would confuse me.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did nt have to ruin my credit score either.
The positive impact that a payday loan has made is important which is why I want to tell you my story. There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I urge you to keep payday lending available to all Americans. Pay day loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

I share my payday lending story with you because it is important to keep this option available. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
When I had some money trouble I used a payday loan and am happy I did. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

Last winter was particularly brutal, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

What a huge help it was to have a pay day loan available to me. From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That’s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I’m so glad this is an option for someone like me.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.
My family had a good experience at a tough time because of a payday loan. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
Please support payday lending because a payday loan helped me. The supplies my children need for school this year were more than I could afford so I decided to take out a payday loan. This was a great decision and now they can enjoy school with the same supplies as their classmates.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

I’ve used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I don’t have to make a big commitment. I don’t know why the government wants to take this option away from me.

I don’t know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

It seems like these days you always have to read the fine print. I’m so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

I support the use of a payday loan because I had a positive experience. Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
December 3, 2015

My family had a good experience at a tough time because of a payday loan. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

When my car broke down I was worried I wouldn’t be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I’m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I can’t believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten payday loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.
I found my payday loan experience a positive one and wanted to share it with you. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

At a time when I needed help I turned to a payday loan. Why is the government now also trying to limit the options available for lending? I believe that payday loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.
I hope you will read my story and understand how a pay day loan really helped me. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

My bills do not wait for me so I cannot wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

It is so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

Taxes are not exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.
I want to share my situation as to why a payday loan was a good experience for me. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. XXXX people just like me would not be able to pay their bills on time.

The payday company I took my loan from has helped me tremendously. Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

I want to share my situation as to why a payday loan was a good experience for me. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

Payday loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I cannot always afford the repairs, and when that happens I take out a payday loan. Since you never know when you’re going to need to fix something, it is hard to have the money to pay for it saved away.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.
I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?
Sharing my story about payday lending is important. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I’ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.
I need you to understand what a difference a payday loan has made in my life. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

Home repair supplies are expensive, and I can’t always afford them. I have taken out a few payday loans to pay for what I need to fix things around my house, and I’m lucky that they’re a possibility for me.

I needed to take out a loan recently but didn’t want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

The worst part about water and power bills is that if you don’t pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to payday loans to help me.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.

I need you to understand what a difference a payday loan has made in my life. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.
When I had some money trouble I used a payday loan and am happy I did. A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I used a payday loan to pay for some of our priority family expenses – groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

I’ve used pay day loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me.
I have benefitted from a pay day loan and wanted to share my experience with you. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do nt have to worry about making payments or dealing with the pesky IRS.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

The worst part about water and power bills is that if you do nt pay them, they get cut off, and you need both those things. When I really ca nt pay those bills on time, I turn to pay day loans to help me.

No matter how well-insured you are, sometimes insurance does nt pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

I walked away very impressed with the staff s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

What would I have done if it was not for my pay day loan covering an important home repair? I really do nt want to think about it. This type of loan made everything possible for me.
When there was nowhere to turn a payday loan helped me. Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.
Please know that a payday loan was important to me. Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Whether it’s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

After I pay my typical monthly bills and expenses, sometimes there is not much left over — even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I’m getting into.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.
Please support pay day lending because it did help me. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

With medical insurance deductibles rising, it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I used a payday loan and it got me out of a jam. After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Just like everyone else, I do not like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.
Please understand that a payday loan is very important to me. During the summer months my daycare bills double with my children's activities. My pay day loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.
What a huge help it was to have a pay day loan available to me. Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

When taxes come, I do not always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I am glad I can turn to them to help.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

When I needed a small loan I did not have many options and I did not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and
I wanted to tell you that short term lending is not bad because I had a good experience with mine. Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.
I am happy that I had the choice of a payday loan to use. The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I'm in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

I've got a lot a few mouths to feed in my household. And when groceries become unmanageable, I've gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Kids are expensive, and if one of them gets sick or hurt, they're even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

I did not want to have to fight the IRS so I always try to pay my taxes on time. Recently, I did not have enough money to pay it all at once so I pulled out a short term loan. I'm glad I was able to settle my debts and not have to deal with any government agencies.
When I had some financial issues I used a payday loan and am grateful the choice was there. I've used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

I can't always wait to get the money I need to pay my bills. Payday loans make it possible so that I don't have to pay high interest rates or late fees. This was by far the cheapest option for me.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.
I have had a good experience with my loan from the payday loan company. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I am so glad I got insurance because it put me at ease knowing my things were safe.

I've got a lot a few mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it's always worked out well.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Taxes are not fun but they are a reality of life. Sometimes, my taxes are much higher than I expect and I cannot pay what I owe. I have used pay day loans to get the money I needed and get the government off my back.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. I've always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I'm so glad I pulled out a payday loan and saved my credit score.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let's try to keep government out of this and do what is right for all families who use this product.
Please take time to read my positive story about my payday loan experience. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

School supplies have gotten so much more expensive than when I was a kid. I am so glad I was able to take out a payday loan in order to afford the important supplies for my kids.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Payday loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a payday loan on the months that I need the cash.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Money issues happen and I was glad that I turned to payday to assist me. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Payday loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.
I want to tell you my story as to why a payday loan was important to me. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that pay day lending could help us make sure I got better.

Pay day loans should be used responsibly; they should be used to help people when they need the money. I didn't have enough money to pay my taxes and needed to pull out a loan to help me out. I'm glad it was there when I needed it.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can't tell you how grateful I am for that, and even if they didn't realize it at the time, I know my family is, too.

Last month I had some unexpected bills piling up; I didn't know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Please do not believe that all short term lending is bad, because I had a very good experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Please take time to read my positive story about my payday loan experience. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
Sharing my story is important because others may need the same credit option of a payday loan like I did. I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.
December 3, 2015

A payday loan has been a good thing for me so I wanted to share my experience. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

As my kids have gotten older, I’ve found that it is important that they have cell phones for safety reasons. But they are expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to payday loans to help me.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the daycare and a sitter for a few weeks. My budget is tight so I took out a payday loan to get through this emergency.

I’m so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a payday loan.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I got a loan to help me with a home repair, and am so glad I did. Now that it’s all fixed I do not have to worry anymore. Without the loan I would’ve been forced to ignore all the broken parts.

December 3, 2015

I hope you will not take payday loans away because I have a good story to tell. As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.
A payday loan was so important to me that I wanted to share my experience with you. The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it’s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

The worst part about water and power bills is that if you don’t pay them, they get cut off, and you need XXXX those things. When I really can’t pay those bills on time, I turn to pay day loans to help me.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.

Why does the government all of a sudden want to eliminate pay day loans? I’ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Why does the government all of a sudden want to get rid of pay day lending? I’ve used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.
When I had some money trouble I used a payday loan and am happy I did. I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I took out a payday loan – I had a few other options but decided that a payday was my best. I want to tell you my story. With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

Just like everyone else, I do not like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.
When no one else could help a payday loan was there and so I wanted to tell you my story. I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

Payday loans help many Americans who work hard every day to pay their important bills when they don't have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

I can not say enough about the importance of my payday loan. Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

The medical issue cause a bill I had to pay and if I don't take an advance then to pay other bills I would be charged more fees at the credit union for overdraft.

Money issues happen and I was glad that I turned to payday to assist me. Honestly, I don't know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

A huge concern I have with other types of borrowing is how much information you have to give them. I don't trust credit card companies or big banks to keep my personal information safe. If I don't have to give out my whole life story, I'm not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It's simple and I feel more comfortable.

It seems to me that the folks wanting to do away with payday loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
I have a good story to tell about the payday loan I got. I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

A payday loan has helped me on more than one occasion and I want to share my story with you. There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used payday loans to make some of the payments. I wouldn’t have been able to make it work sometimes without this lifeline.

The government obviously doesn’t understand how hard I work. When I can’t make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I don’t have to make a big commitment. I don’t know why the government wants to take this option away from me.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next paycheck when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I wasn’t able to pay the entire bill. I took out a payday loan to pay what I couldn’t afford and was able to pay my bill.
December 2, 2015

Very excited to share my story about my payday loan experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. XXXX people just like me would not be able to pay their bills on time.

Family expenses add up -- this is nt news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

December 2, 2015

Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.
My family had a good experience at a tough time because of a payday loan. I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Payday loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pull out a payday loan on the months that I need the cash.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was the cheapest option for me.

I keep calls from XXXX saying I have XXXX payday loans I did not apply for that I defaulted on. I asked them to send me paperwork showing I signed and received this money and was told they did not have to provide anything to me. They are harassing me and my family. This has to stop.

I am grateful for the payday loan I used. My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

With children it is helpful to borrow money in a moment when they become ill and need to see a doctor XXXX Same goes for prescription. Pay days do not always work out to be in time when you have issues that come up spur of the moment.

I hope you will not take payday loans away because I have a good story to tell. Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I’m worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

There are so few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.
Taking out a pay day loan was good for me and I think it’s important to tell you why. I never knew how expensive my phone bill could get until recently. I didn’t budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

I’ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

Pay day loans have helped me multiple times when I couldn’t make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Every year I dread going back to school shopping with my children. I want to get them what they need for class and sometimes I can’t do that without a little help from a pay day loan.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we don’t have the cash. It’s almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they didn’t try to use language that would confuse me.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Payday loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I cannot pay for them on my own I get a payday loan. Without payday lending, my house would be in much worse shape.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I am worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I am not sure how else I would have paid those bills on top of my regular, everyday expenses.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I am glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.
I support pay day loans because I had a good experience. My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.
Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need XXXX. I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

When money was tight, I was nt sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do nt have to stress out about any car troubles for the near future hopefully.

I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I m glad that this was an option for me. Some people do nt need a short term loan like this, but it really makes a difference to millions of Americans like me.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did nt have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

I never had insurance before until a friend suggested I look into it. I do nt have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I ca nt pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did nt know how I was going to get by last year. But then I got a short-term loan, and the holidays did nt seem so daunting anymore. It was exactly what I needed.

Why does the government all of a sudden want to eliminate pay day loans? I ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

Of the many stories you get please read mine because it is important to me. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I feel like the government is always looking to control something. I rely on pay day loans to help me when times are tough and do nt know what I would do without them. This is something that government needs to stay out of.
The payday company I took my loan from has helped me tremendously. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

At a troubling time a payday loan came in handy. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

I am so glad to have had access to a pay day loan. It was a cheaper and much less stressful alternative for my family.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I am so glad to have found this simple credit product.

I cannot always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.
Taking out a payday loan was important to me so I wanted to tell you my story. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I am confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and we do not get hit with fees by accidentally going over my limit.

I tell you my story because I know it is important to keep payday loans available to consumers. XXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I am glad they did not try to use language that would confuse me.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I support the use of payday loans because I had a positive experience. Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I hope you know that I have a great story about my loan from a payday lender. From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I got a payday loan and wanted to tell you my story. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.
When I needed help a payday loan was there. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Holidays and special occasions always seem to take a toll on my wallet -- whether it s XXXX, family birthdays or a wedding anniversary. In the past, I ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use pay day lending.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I got a payday loan and wanted to tell you my story. Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

The government obviously does nt understand how hard I work. When I ca nt make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do nt have to make a big commitment. I do nt know why the government wants to take this option away from me.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has nt always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would nt have been able to go to work every day which might have cost me my job.

Pay day loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

I want to share my situation as to why a payday loan was a good experience for me. I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you re hurting by taking away this lending route.

After having a lot of work done to my car, the bill came and I was nt able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.
I urge you to keep payday lending available to all Americans. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won't hesitate to use them again when I need to.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it's always worked out well.

Taking out a payday loan was very positive and I think it is important to share my story with you. This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I'm so glad to have found this simple credit product.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

My family had a good experience at a tough time because of a payday loan. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I have a good story to tell about the payday loan I got. I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I used a payday loan and I am very glad that I did. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.
I know that a payday loan saved me and wanted to tell you about it. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

You need to know that a pay day loan helped me out tremendously. The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

Pay day loans are a valuable financial option that the government should nt take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

When in a bind I turned to a payday loan and it helped me. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do nt actually make you pay it all back. Payday loans are just a better fit for me.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

After I got the quote for insurance, I did nt know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.
A payday loan helped me when I did not want to turn to others for help. Every XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able to make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I want to tell you why payday lending is important. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

When I got in trouble a payday loan helped me. Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.
Please do not believe that all payday loans are bad, because I had a very good experience. When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It's confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It's not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

A payday loan has helped me on more than one occasion and I want to share my story with you. I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

A payday loan has been a good thing for me so I wanted to share my experience. It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I can not begin to tell you how great my experience was about my payday loan. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.
I urge you to keep an open mind on payday because I have a good story to tell. Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Please take time to read my positive story about my payday loan experience. When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

A payday loan has helped me on more than XXXX occasion and I want to share my story with you. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I’m glad they’re available.
At a difficult time a pay day loan helped me solve a problem. Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does nt take them away from the many hardworking Americans that use them responsibly.

I know what I m getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I m glad this is an option that is available to me. This loan is not complicated and so easy to understand.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It s a quick and cheap alternative when you need money fast.

A pay day loan store really helped me and I want you to know why I used this product. There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

I am so happy that I turned to a payday loan when nothing else was available to me. I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I worry about government interfering in our lives by telling us what to do with our financial resources. I ca nt always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

It s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it s always worked out well.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.
A payday loan helped my family and it was important for me to share my story with you. To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Whenever XXXX fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

My payday lending story is not only good but I hope it will help other people who need this support. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Payday loans are not bad because I had a very good experience with mine. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!
My story is not unique but it is important to me and I wanted to share it. Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

At a difficult time a pay day loan helped me solve a problem. I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

When I need cash, I need it right away. I cannot always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.
A payday loan helped me when I did not want to turn to others for help. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.

Taking out a payday loan meant my children did not have to share school supplies. This is a great help to my family, and all of my children’s educations.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute lifesaver.

When it comes to home repairs, I’m really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I’ve been able to stay on top of repairs and other home-related expenses.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

I have had a good experience with my loan from the payday loan company. Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.
I hope you will read my story and understand how a pay day loan really helped me. I can't always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

To help pay for my child’s school supplies I got a payday loan this year. Without it, I wouldn't have been able to get the necessary supplies for my children to be able to do their work each day.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I'm worried about getting all my bills paid.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.
I used a payday loan and it really helped me. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

A payday loan has made a positive impact in my life so please read my story. Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won't hesitate to use them again when I need to.

When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I like having the option of getting a payday loan when something comes up in my life, like a home repair that I can't handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.
I wanted to let you know that a pay day loan was important to me. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.
My story is not unique but it is important to me and I wanted to share it. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

There are many reasons why I support payday lending but I want to tell you why it helped me. From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

I wanted to let you know that a pay day loan was important to me. A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

Payday loans are a great resource for many people. The government takes enough of my money as it is ; they do nt need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.
I have a good story to tell about the payday loan I got. I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Please do not take the payday loan choice away from consumers because one helped me very much. When the calendar hits XX/XX/XXXX, I know that the holiday season is right around the corner. And that is traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I am worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

When no one else could help a payday loan was there and so I wanted to tell you my story. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.
I share this story with you because I think payday lending is important. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short-term loan.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

Sometimes I have spikes in my power bill that I cannot explain. When that happens I get a payday loan and pray that the next month will be so bad.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.
At a difficult time a payday loan helped me solve a problem. Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

A payday loan helped me and I hope you read my experience. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

When I was in a bind I turned to a payday loan and it helped me. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I share my story about payday loans because it is important to keep this financial option available to everyone. I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. What would I have done if it was not for my payday loan covering an important home repair? I really do not want to think about it. This type of loan made everything possible for me.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

As important as seeing a doctor regularly is, sometimes it s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I m sure I will continue to use them in the future.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I m so glad that I am protected again.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

While I can t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

The payday company I took my loan from has helped me tremendously. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.
Payday lending is a good thing and I wanted to tell you why I believe it is. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I had to get a lot of work done on my car recently and didn’t know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I could not imagine my life without payday loans. I wouldn’t be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I don’t want to fall behind on that bill, and getting the extra cash is really great. If I wasn’t able to pay it on time, it would probably affect my credit score.

I share my story about payday loans because it is important to keep this financial option available to everyone. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.
I am one of the many people that have enjoyed my experience with a payday loan. We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let's try to keep government out of this and do what is right for all families who use this product.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

I am so glad to have had access to a payday loan. It was a cheaper and much less stressful alternative for my family.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can't afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I need you to know how important my payday loan was to me. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.
I want you to know what a good experience I had with my payday loan. It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can't pay on my credit card.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

You must be aware that there are good stories about payday lending and I am one. When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

I've taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a loan, but that's what being responsible is all about. I'm glad that these loans are available for people like me.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

I urge you to keep an open mind on payday because I have a good story to tell. Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that pay day lending could help us make sure I got better.

I love my house but it's been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I've started getting pay day loans to repair anything I can't pay for out of my own pocket.
November 30, 2015

I urge you to keep an open mind on payday because I have a good story to tell. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I can’t afford the supplies, I’ve gotten a payday loan and have found them very helpful.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

Back-to-school shopping is always tough on my family, and last year we decided to take out a payday loan. I’m so glad we did; it was so easy and helped us so much! I hope next year we won’t need a loan, but it’s nice to know that getting one is possible.

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

I didn’t have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.
The payday company I took my loan from has helped me tremendously. I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

My kids need all the help they can get to keep them focused, but I could not afford the necessary school supplies to help them do their work. That's why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

My family would not be able to manage all our home repairs without payday loans once in a while. I've taken them out for all sorts of things these last few years, and they've always been a good solution when money is tight.

Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I cannot imagine this past year without the possibility of getting a payday loan.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

There so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It's not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I hope you will take time to read my positive story about my payday loan. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

A payday loan helped my family and it was important for me to share my story with you. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.
You must be aware that there are good stories about payday lending and I am one. I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can’t pay on my credit card.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I don’t need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I don’t have to ask my family for help when I’m worried about getting all my bills paid.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Whether it’s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn’t do it.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

What a huge help it was to have a payday loan available to me. A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.
I obtained a payday loan and I wanted to share my story with you. It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

My insurance does nt cover as many expenses as I had hoped it would, and pay day loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I m so grateful that they are available to me.

There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

Whether it s a family member s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That s why I ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

My kid s birthday was coming up and I did nt have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid s birthday memorable.
Money issues happen and I was glad I went to a pay day lending store. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Sharing my story with you is critical because I do not want you all to decide that pay day lending should be taken away. I used one and it was very helpful to me. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I want to tell you my story as to why a payday loan was important to me. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

Please take time to read my positive story about my payday loan experience. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.
I have a good story to tell about the payday loan I got. I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

A payday loan made a positive impact in my life. I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

The interest rate of credit card companies is always changing. With it being so unpredictable, you can't really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It's a lot easier for me.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I hope you know that I have a great story about my loan from a payday lender. I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won't even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does not remove a lending option that's always worked well for me.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.
I used a payday loan and it got me out of a jam. It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I m glad they never tried to take advantage of me.

I ve used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could nt have been more satisfied. This was a great option for me.

Although I do nt regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I used a payday loan and it really helped me. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I ca nt pay on my credit card.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
Please do not believe that all payday loans are bad, because I had a very good experience. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years payday loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Very excited to share my story about my payday loan experience. With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.
November 30, 2015

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and XXXX that banks cannot take care of. I have a positive story to share with you. Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

It’s so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get XXXX when I need it.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can’t handle the extra bill, like during tax season, and I have turned to payday loans to help me.

November 30, 2015

I hope you will share my story and know that a pay day loan really helped me. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.
I wanted to share my story about the use of a payday loan. Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I hate how much my utilities vary from month to month, and sometimes I feel like I can do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Making ends meet is hard enough without a surprise home repair. I took out a payday loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

I feared that my child’s education would suffer, but the payday loan helped me at least get all of the supplies they needed in time for the first day of school. Thanks to this loan I do not have to worry about my child being unprepared in the classroom.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Please know that I only share my story because I think it is very important to keep payday stores open. I have used these loans before and they have been good for me. Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I am happy that I got a payday loan and wanted to tell you why it helped me out. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Payday loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a payday loan on the months that I need the cash.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

Please know that a payday loan was helpful to me and I wanted to tell you why I used one. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
A payday loan has helped me on more than one occasion and I want to share my story with you. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I’m sure I will continue to use them in the future.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.
My story about my payday loan is important and it can help others in need. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

It's so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

More often than not, I'm living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn't have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.
A payday loan has made a positive impact in my life so please read my story. I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and don't know what I would do without them. This is something that government needs to stay out of.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you don't pay your water bill they shut it off.

There have been times when I couldn't quite make it to payday and needed a little help. In order to cover groceries and basic bills — things that I needed right away — I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I don't think rules should be put in place that will take away that option.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I don't want to fall behind on that bill, and getting the extra cash is really great. If I wasn't able to pay it on time, it would probably affect my credit score.

I hope you will read my story and understand how a payday loan really helped me. I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

It's easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

Banks can be complicated and confusing places for loaning people money. I don't feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks don't just lend that amount.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
I have gotten payday loans over time and have nothing but positive things to say. A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I cannot make the payments. These loans are life savers!

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

I cannot always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.
A payday loan was so important to me that I wanted to share my experience with you. Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn’t have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Medical bills can add up when you don’t expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

When money was tight, I wasn’t sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I don’t have to stress out about any car troubles for the near future hopefully.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I don’t want to fall behind on that bill, and getting the extra cash is really great. If I wasn’t able to pay it on time, it would probably affect my credit score.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I couldn’t imagine where my family would be without this type of loan, so please do not take this choice away.

I hope you will share my story and know that a payday loan really helped me. During a difficult time, I didn’t know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.
When in a bind I turned to a payday loan and it helped me. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I do not have a perfect credit score, so the bank will not give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I’ve tried to use a traditional bank, I was turned away.

I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Please know that a payday loan helped me and I hope this credit option is still available in the future. Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.
I cannot say enough about the importance of my payday loan. Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Getting a payday loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would have been impossible to keep them safe without these home repairs.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I am happy I used this type of loan.

Without payday loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

A payday loan has been a good thing for me so I wanted to share my experience. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had. XXXX was very helpful to me and she helped me understand the loan. I was able to get money for the holidays. I have a granddaughter that I help take care of. The extra money helped me get her ready for school. XXXX helped me.
Taking out a payday loan was very positive and I think it is important to share my story with you. With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

When the tax bill comes, sometimes you don't have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That's what these loans are for -- people with no other option and payments they have to make.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don't quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I'm doing when I take out a loan.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water doesn't get shut off. Sometimes I can't afford my bills, but I definitely can't afford to lose my water. So payday loans are the best solution.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

Without payday loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I didn't have enough money to pay for everything, I was able to get a payday loan to cover what I couldn't afford.

A huge concern I have with other types of borrowing is how much information you have to give them. I don't trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I'm not going to. Thankfully I can use a payday loan store really helped me and I want you to know why I used this product. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.
At a challenging time, a pay loan helped me fix a situation that was important to me. A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

Tax season is never a fun time of year. When the time comes and I cannot pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I’ve used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
A pay day loan helped me and I hope you read my experience. Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I can’t pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

Kids are expensive, and if XXXX of them gets sick or hurt, they’re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It is confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan.
November 30, 2015

I’m happy that I got a payday loan and needed to tell you how it helped me. It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Over the holidays, budgets can be stretched fairly thin. I wasn’t even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

The appointments at my doctor’s office can be pricey but with a payday loan I didn’t have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

Rather than a traditional loan, I applied for a payday loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I couldn’t afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly – I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions.
I have had a good experience with my loan from the payday loan company. My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able to rest easy knowing that I could afford my repair bills.

When my utility bill came in the mail, I couldn’t believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I couldn’t imagine what would happen if I was not able to get a short-term loan.

Getting around town was almost impossible when I couldn’t drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

Nobody enjoys paying bills, but it has to be done. When I was struggling to make ends meet, payday loans gave me the assistance I needed to take care of my debts. I’ve highly recommended payday loans to friends and family because of my own experiences.

I walked away very impressed with the staff’s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I’m so grateful that they are available to me.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

The payday loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I can’t imagine how much harder this year would’ve been without the possibility of getting a payday loan!

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I couldn’t imagine my life without these loans.
November 30, 2015

Please understand that a payday loan is very important to me. Payday loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and payday loans can help them stay afloat. Please consider the many benefits of payday loans and keep them accessible as an option for us.

Family expenses add up—this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills—especially ones that are not exactly expected.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I am getting into.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.
Sharing my story with you because a payday loan has helped me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

I used a payday loan and it got me out of a jam. When my child's birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

I can not say enough about the importance of my payday loan. To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

I love my house but it's been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I've started getting pay day loans to repair anything I can't pay for out of my own pocket.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

You need to know that a pay day loan helped me out tremendously. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX of Americans like me to get the money they need quickly. I love having this option available to me.
I hope you know that I have a great story about my loan from a payday lender. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Why does the government all of a sudden want to get rid of pay day lending? I’ve used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

Costs from an ATM transaction or a late bank fee can be expensive. I’d rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

Taking out a pay day loan was good for me and I think it’s important to tell you why. I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It’s confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are XXXX of many options and sometimes this is the best XXXX.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. The interest rate of credit card companies is always changing. With it being so unpredictable, you can’t really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It’s a lot easier for me.

Please do not limit the use of payday loans because I really needed one. The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.
My family had a good experience at a tough time because of a payday loan. My family has used payday loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

It is hard to believe that we work so hard and still have problems making enough to cover taxes. But that has happened to me before and a loan really helped me keep a good balance and avoid paying more dollars that I did not have.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

I support payday loans because I had a good experience. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Pay day loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I'll probably use a pay day loan again!

I expected to get money back on my tax returns this year but instead owed the government. I did not budget for that and needed to take out a loan to pay. This was a great option for me.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

I share my story about payday lending because it is important to keep this credit option open. It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I cannot make the payments. These loans are life savers!

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When I am in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.
A payday loan has made a positive impact on my life and I wanted to share my story. It’s hard enough to get good credit in today’s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

When I needed a small loan I didn’t have many options and I don’t trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so don’t limit this option.

I have credit cards but I don’t like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

Telling my story is important because a payday loan really helped me when I needed it. Once in a while, I need a small loan and I don’t want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government doesn’t remove a lending option that’s always worked well for me.

Although I don’t regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks can not take care of. I have a positive story to share with you. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Holidays and special occasions always seem to take a toll on my wallet — whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

At a challenging time, a pay loan helped me fix a situation that was important to me. I don’t like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I don’t have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I’m getting into.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

The payday company I took my loan from has helped me tremendously. When the bills come and I don’t have the money to pay, I don’t have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
A payday loan was so important to me that I wanted to share my experience with you. Kids are expensive, and if one of them gets sick or hurt, they’re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I am glad they did not try to use language that would confuse me.

Of the many stories you get please read mine because it is important to me. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

How great for me that a payday lending store was around the corner when I needed it. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.
November 28, 2015

I need you to understand what a difference a payday loan has made in my life. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some daycare expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I cannot pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

With school supplies being so expensive, I was worried that I would not be able to afford them with the heap of other bills coming in. Taking out a payday loan allowed me to give my kids all the supplies they will need to go back to school.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I’m glad I did. Everything was very easy and this was a perfect option for me.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
I got a payday loan and wanted to tell you my story. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I cannot bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

I hope you will read my story and understand how a pay day loan really helped me. I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

I have had such a great experience with my payday loan company that I wanted to tell you about it. When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.
November 28, 2015

My family had a good experience at a tough time because of a payday loan. The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.
November 28, 2015

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. I don’t always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government doesn’t rip this away from me.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I used a loan to help pay for my insurance. I’m so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Costs from an ATM transaction or a late bank fee can be expensive. I’d rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I don’t fall behind on those bills.

Taxes are not fun but they are a reality of life. Sometimes, my taxes are much higher than I expect and I can’t pay what I owe. I have used payday loans to get the money I needed and get the government off my back.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I’m so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a payday loan.
Telling my story is important because a payday loan really helped me when I needed it. Last year we didn’t know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a payday loan in order to afford insurance. I’m so glad I got insurance because it put me at ease knowing my things were safe.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.
Please know that a payday loan helped me and I hope this credit option is still available in the future. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

The staff is so wonderful. They've gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

At a difficult time a pay day loan helped me solve a problem. It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. I did not want to have to fight the IRS so I always try to pay my taxes on time. Recently, I did not have enough money to pay it all at once so I pulled out a short term loan. I'm glad I was able to settle my debts and not have to deal with any government agencies.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I am happy that I got a pay day loan and wanted to tell you why it helped me out. Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I'm glad I did. Everything was very easy and this was a perfect option for me.

My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.
There are many reasons why I support payday lending but I want to tell you why it helped me. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Health care costs continue to grow and doctors visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

I support payday lending because it has made a real difference in my life. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I am not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Sharing my story about payday lending is important. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.
I have had a good experience with my loan from the payday loan company. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I cannot afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

When I got in trouble a payday loan helped me. A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
I really enjoyed working with my local payday lending store and I think my story is important. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fall back on my bill.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

When I need cash, I need it right away. I can't always wait around for my bank to process a ton of paperwork, and I didn't know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

I support the use of payday loans because I had a positive experience. Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to pay day loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I'm incredibly grateful for it.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.
A pay day loan store really helped me and I want you to know why I used this product. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it’s always worked out well.

Getting around town was almost impossible when I couldn’t drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I didn’t know how I was going to get by last year. But then I got a short-term loan, and the holidays didn’t seem so daunting anymore. It was exactly what I needed.

I have a positive experience to share about my payday loan. When the calendar hits XX/XX/XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.
I share my payday lending story with you because it is important to keep this option available. I hate how much my utilities vary from month to month, and sometimes I feel like I can do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.

I’ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

My household finances can be tight – particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I do not have a perfect credit score, so the bank would not give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I’ve tried to use a traditional bank, I was turned away.

I was fortunate to get a payday loan and it really helped me. Honestly, I do not know what I’d do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.
I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

The staff at my local payday store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that is traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.
November 27, 2015

I support payday lending because it has made a real difference in my life. Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I am sure I will use this type of loan again.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.
A payday loan helped me when I did not want to turn to others for help. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

I got a loan to help me with a home repair, and am so glad I did. Now that it's all fixed I do not have to worry anymore. Without the loan I would've been forced to ignore all the broken parts.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have pay day loans as a backup.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this XXXX.
My story about my payday loan is important and positive. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

When my checkbook is extra-busy during the holiday season, it's nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

When there was nowhere to turn a payday loan helped me. There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes rather than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have payday loans as a backup.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

Taking out a short-term loan during the holiday season was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I've used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
I cannot imagine where I would be if I had not gotten a payday loan. I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this XXXX.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I have benefited from a payday loan and wanted to share my experience with you. Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would've been impossible without the loan.

Every XXXX, the holiday season is in full swing, and it is not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. XXXX prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. The government should not be limiting my choices. This XXXX was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Grateful to have had the choice available to me on a payday loan. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that payday lending could help us make sure I got better.

I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it has made a real difference for me. With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.
When I got in trouble a payday loan helped me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

This year my work has been slow and I was afraid my children’s education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.

When my checkbook is extra-busy during the holiday season, it is nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I am XXXX of the many people that have enjoyed my experience with a payday loan. There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I found my payday loan experience a positive XXXX and wanted to share it with you. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.
My story about my payday loan is important and it can help others in need. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

When my wallet was spread thin over the holidays, I didn't know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

When I had some money trouble I used a payday loan and am happy I did. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Taxes are not fun but they are a reality of life. Sometimes, my taxes are much higher than I expect and I can't pay what I owe. I have used pay day loans to get the money I needed and get the government off my back.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Very excited to share my story about my payday loan experience. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government’s business. These loans have helped me many times and should not be taken away from me.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.
I know that a payday loan saved me and wanted to tell you about it. I do not want anyone to know my business and when I needed money, I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

XXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this XXXX.

Please support payday lending because a payday loan helped me. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Taking out a short-term loan during the holiday season was XXXX of the best decisions I have ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Taking out a payday loan was very positive and I think it is important to share my story with you. After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
I have a good story to tell you about the payday loan I was able to obtain. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I am so happy that I turned to a payday loan when nothing else was available to me. Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I have gotten payday loans over time and have nothing but positive things to say. Taking out a payday loan gave me the financial flexibility I needed to purchase my child’s school supplies. Without the loan my child would have missed out on important opportunities in their education.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute lifesaver.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.
I tell you my story because I know it is important to keep payday loans available to consumers. It seems like every day the government tries to over-regulate something that is invaluable to the XXXX people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and will not spend as long in debt to someone else.

Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I have a good story to tell you about the payday loan I was able to obtain. With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

I do not always use a payday loan but when I do, it is been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

We all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I am glad this was available to me.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Most times when something needs fixing in my house I look toward payday loans. I never know when I am going to need the extra cash for repairs, so it is hard to save up for those things.

I want to tell you why payday lending is important. XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.
Taking out a payday loan was important to me so I wanted to tell you my story. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

The payday company I took my loan from has helped me tremendously. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.
I am one of the many people that have enjoyed my experience with a payday loan. When you think of the cost of various loan options, there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

When you are responsible for providing for a family, costs can quickly add up. This is especially true during the holiday season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

Getting a payday loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would have been impossible to keep them safe without these home repairs.

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a payday loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option.

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

You need to know that a payday loan helped me out tremendously. Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.
November 27, 2015

There are many reasons why I support payday lending but I want to tell you why it helped me. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

November 27, 2015

I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck can’t quite cover everything I have to pay for.
Sharing my story about payday lending is important. I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I am so glad this option was available to me.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.
November 27, 2015

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute lifesaver.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

You should not use a credit card if you do not have the money to pay it off by the due date. That’s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I am sure I will use this type of loan again.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a payday loan comes in handy around the house.
November 27, 2015

I am grateful for the payday loan I used. Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I don’t pay late fees or have the utility company shut off service to my house.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I’m so glad that I am protected again.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

November 27, 2015

I used a payday loan and it got me out of a jam. I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I’m glad this option was available to me.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and XXXX that banks can not take care of. I have a positive story to share with you. A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

I have major issues with credit card companies and banks. Why do they need to know what I m buying at the grocery store, or when and where I m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could nt rely on pay day loans, I would have to ask my family for money, and I do nt want to do that if I can help it.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

When my child s birthday was coming up, I did nt have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid s birthday a memorable XXXX!

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

Insurance is XXXX of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn't have to worry.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

The times I've needed money, I've needed it immediately. I couldn't wait around for a bank to process an application, and I didn't know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It's a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don't have the money to do this, I use a payday loan.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I'm so glad that I am protected again.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.
I want to tell you why a payday loan is so important to me. The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was nt going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

When I first decided to get a pay day loan, I did nt know what to expect. After sitting down and talking to someone, I really understood the product and did nt face any unexpected fees.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would nt have been able to make XXXX happen. I m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

When money was tight, I was nt sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do nt have to stress out about any car troubles for the near future hopefully.

Once in a while, I need a small loan and I do nt want to bother my family. A lot of the time banks and credit unions wo nt even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does nt remove a lending option that s always worked well for me.

Getting a pay day loan made it so that I repair some parts of my house so my kids would nt get hurt. They are so active and it would ve been impossible to keep them safe without these home repairs.
When there was nowhere to turn a payday loan helped me. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

Whenever I need work done on my home I know it will end up costing me. When I m not able to afford the bill, I turn to my local payday loan store to help me out. It s great knowing they are there for me when I need it.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did nt think of. They really helped me out and got me the money I needed quick.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.
Please do not take the payday loan choice away from consumers because one helped me very much. Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

A payday loan helped me and I hope you read my experience. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I’m so glad to have found this simple credit product.
November 27, 2015

I wanted to tell you why payday lending is so important for me and my family. Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a payday loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Anyone knows that a lot of times it’s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it’s better than getting into a situation with a credit card company.

I’m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just an example. I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I cannot pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I am sure I will use this type of loan again.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

When I realized that I could not afford the supplies suggested for my kids at school I decided to take out a payday loan. I am so glad I did because it allowed me to get all the supplies I needed for my children in time for the first day of school.
What a huge help it was to have a pay day loan available to me. I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I'm glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to millions of Americans like me.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

How come a few people in XXXX D.C. can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I'm sure I will continue to use them in the future.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

You need to know that a pay day loan helped me out tremendously. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.
I support the use of a payday loan because I had a positive experience. I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

My children are young and creative and I did not want to stifle that creativity because I could not afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I'm so glad that I used this loan to help my situation.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

I'm glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. XXXX time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed. You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
I support the use of a payday loan because I had a positive experience. Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

My kid's birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

School supplies are expensive and I was going to have to sacrifice some in order to pay for other important things. Taking out a payday loan meant I did not have to make this sacrifice and I was able to get everything I needed.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

It is hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it always worked out well.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a Please support pay day lending because it did help me. The interest rate of credit card companies is always changing. With it being so unpredictable, you can really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It is a lot easier for me.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.
November 27, 2015

A pay day loan helped me and I hope you read my experience. During fall and winter, the holidays really stack up on the calendar -- whether it’s XXXX or the XXXX season. And if I’m being honest, the bills stack up this time of year as well. That’s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

November 27, 2015

I have a good story to tell about the payday loan I got. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

November 27, 2015

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.
I wish you would keep pay day lending available because XXXX of the companies has really helped me out. Pay day loans are so helpful when I do nt know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I ll probably use a pay day loan again!

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would nt have been able to go to work every day which might have cost me my job.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I used a payday loan and it got me out of a jam. I do nt know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

A cash advance is such an easy and affordable product. It s simple to understand and allowed me to save some money as well.

As important as seeing a doctor regularly is, sometimes it s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

Please support payday lending because a payday loan helped me. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

I have had a good experience with my loan from the payday loan company. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

You must be aware that there are good stories about payday lending and I am one of those stories. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

You must be aware that there are good stories about payday lending and I am one. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to payday loans to help me out. This was great and made sure I did not have to pay any of those dreaded late fees.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

There are many reasons why I support payday lending but I want to tell you why it helped me. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I am in need of some help.

A payday loan made a positive impact in my life. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

A payday loan helped me and I hope you read my experience. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
November 27, 2015

When I needed some help I used a payday loan and it helped me so much. I’ve used payday loans to pay my taxes. This was a life saver. I did not think I would be able to pay all my bills and my taxes without help, and I was right. Fortunately, help was there when I needed it. I am grateful I could get a payday loan.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

My budget has been more strained this year than it usually is so I love how accessible payday loans are. When I needed a bunch of work done on my house, I used a payday loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.
I am excited to share my story about my payday loan with you because it was a positive experience. I hope you will learn that this option is available to everyday working people. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Where would I be without payday loans? My house probably would have fallen into total disrepair by now. I use the loans to pay for things I thought would ever break. It's hard to pay for repairs even when you know certain things are getting old and you're saving up to replace them.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

My car broke down and I did not have any other choice but to pull out a short term loan. I'm so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I've never had my power shut off.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

During fall and winter, the holidays really stack up on the calendar -- whether it's holiday gift season or the holiday season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.
Money issues happen and I was glad that I turned to payday to assist me. Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

My health insurance keeps changing, and my current plan doesn’t cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I’m so glad that I used this loan to help my situation.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

I needed to get my car fixed but didn’t have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.
November 25, 2015

I support payday lending because it has made a real difference in my life. Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

After going in to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Without the payday loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

November 25, 2015

I’m happy that I got a payday loan and needed to tell you how it helped me. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can’t tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

November 25, 2015

Please do not limit the use of payday loans because I really needed one. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
When in a bind I turned to a payday loan and it helped me. When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I ve used pay day loans many times to make sure I do nt pay late fees or have the utility company shut off service to my house.

A pay day loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it is a quick and cheap alternative when you need money fast.
I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That is not something I would ever want to fall behind on.

Why does the government all of a sudden want to get rid of payday lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

My family had a good experience at a tough time because of a payday loan. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

XXXX of the best solutions to avoid late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

A cash advance is such an easy and affordable product. It is simple to understand and allowed me to save some money as well.

I cannot always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let's try to keep government out of this and do what is right for all families who use this product.
Taking out a payday loan was very positive and I think it is important to share my story with you. After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

It is so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Telling my story is important because a payday loan really helped me when I needed it. I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

I cannot always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.
November 25, 2015

I am so happy that I turned to a payday loan when nothing else was available to me. Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

November 25, 2015

I urge you to keep an open mind on payday because I have a good story to tell. Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can’t tell you how grateful I am for that, and even if they didn’t realize it at the time, I know my family is, too.

November 25, 2015

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.
I wanted to let you know that a payday loan was important to me. I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I can not imagine where I would be if I had not gotten a payday loan. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn't have to worry.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

Whenever XXXX fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I'm doing when I take out a loan.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.
I share my story because it is important for everyone to have access to a payday loan. I have used them in the past and it has made a real difference for me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

I obtained a payday loan and I wanted to share my story with you. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away XXXX. I am so thankful this type of loan exists and I do not have to rely on the government for help.

You must be aware that there are good stories about payday lending and I am XXXX of those stories. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

Please do not take the payday loan choice away from consumers because one helped me very much. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I hope you will listen to my story as to why a payday loan helped me. There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.
I have a good story to tell you about the payday loan I was able to obtain. I got the quote back from my insurance company and I couldn't believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I'm so glad that I used this loan to help my situation.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had XXXX less thing to worry about.

I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Pay day loans helped me where insurance would not.

When I got in trouble a payday loan helped me. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

My family had a good experience at a tough time because of a payday loan. A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.
I have had a good experience with my loan from the payday store. When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a payday loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I'll be sure to consider them next time I need money.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

What a huge help it was to have a payday loan available to me. The government needs to stay out of my wallet! I can make my own decisions and do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

Very excited to share my story about my payday loan experience. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I am one of the many people that have enjoyed my experience with a payday loan. I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I'm sure I will continue to use them in the future.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.
I am very happy that I was able to use the services of a payday loan. There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

We ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I m glad this was available to me.

When I needed some help I used a payday loan and it helped me so much. I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have nt been able to handle the bills that come with expenses around that time of year. I really was nt sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Once in a while, my family gets a loan to pay our bills so we do nt have to be late. Especially with kids, I ca nt even imagine the consequences if our power or water got shut off.

There have been a few times in the last couple of years where I was nt able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I ca nt pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.
I have had a good experience with my loan from the payday store. I used a loan to help pay for my insurance. I am so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it is a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That is why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I am so glad this is an option for someone like me.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It is a quick and cheap alternative when you need money fast.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me so use and I really found it to be helpful.

A payday loan helped me when I did not want to turn to others for help. After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help.

To avoid disruption of service this loan helped me out.

Taking out a payday loan was very positive and I think it is important to share my story with you. The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. I’ve recommended payday loans to people and used them myself, and everyone I’ve talked to has had a good experience and is grateful for the small loans they get. I’m not sure what many of us would do if we couldn’t take out these loans any more. The government should leave them alone since they help so many families.

I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Of the many stories you get please read mine because it is important to me. A lot of people look forward to the holidays, but in the past, I have not been XXXX of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
Please understand that a payday loan is very important to me. Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

Getting around town was almost impossible when I couldn't drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

When my checkbook is extra-busy during the holiday season, it's nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

My family home needed a lot of repairs, but I wasn't able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of payday loans is really good for situations like that.

A payday loan store really helped me and I want you to know why I used this product. I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can't afford to give my child gifts. The payday loan helped me so my child could open a present on XXXX.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

When I heard how much my insurance was going to cost, I didn't think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I'm glad I was able to get it, and I do think we should change the way these loans work.

I can't believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I don't know where else I would have gone to get such a short term loan.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

I urge you to keep an open mind on payday because I have a good story to tell. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.
I have had a good experience with my loan from the payday store. My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

I never like paying bills, but somehow water bills are my least favorite. When they are high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I am so glad there is XXXX right by my house to make it even easier for me.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I share my payday lending story with you because it is important to keep this option available. Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.
A payday loan helped me when I did not want to turn to others for help. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I've taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

I share my story about payday loans because it is important to keep this financial option available to everyone. I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Payday loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Payday loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.
151125-000317 November 25, 2015  
I have gotten payday loans over time and have nothing but positive things to say. Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

151125-000257 November 25, 2015  
I have a good story to tell you about the payday loan I was able to obtain. The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

When my last insurance renewal notice came, I did nt afford the bill. I used a payday loan to pay it and make sure I did nt lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

151125-000233 November 25, 2015  
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans : they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

I do nt always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I ca nt bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

During a difficult time, I did nt know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do nt have to rely on the government for help.
My payday lending story is not only good but I hope it will help other people who need this support. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Why is the government now also trying to limit the options available for lending? I believe that payday loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Got a call from phone number XXXX last week asking for my brother and saying that there was pending litigation. They left a claim number and the same call back number. Today I got another call but this time it was listed as unknown caller. They gave a claim number and gave that call back number again. They are Allied Assets. They tried to get me to confirm my brother’s social security number and tried saying he was delinquent on payday loans. When I asked them more questions they hung up on me.

I know that a payday loan saved me and wanted to tell you about it. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

I hope you will take time to read my positive story about my payday loan. When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable XXXX!

I can not say enough about the importance of my payday loan. When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

I was never confused when it came to my pay day loan because of the wonderful staff at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Taking out a payday loan was very positive and I think it is important to share my story with you. A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I am glad I have that option when my paycheck can't quite cover everything I have to pay for.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it is a quick and cheap alternative when you need money fast.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

When I had some money trouble I used a payday loan and am happy I did. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

With medical insurance deductibles rising, I’ve found that it is very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

What a huge help it was to have a pay day loan available to me. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I need you to know how important my payday loan was to me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this XXXX.

I support the use of a payday loan because I had a positive experience. I have used payday advances to help pay for car repairs, vacation expenses and holiday expenses.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I like it because when I am broke it helped me out a lot. Please get them around. Everybody was so nice. We need them. They are like XXXX on the spot.
I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.
I support the use of a payday loan because I had a positive experience. I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

My car broke down and I didn't have any other choice but to pull out a short term loan. I'm so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

I didn't have the money in my bank account when taxes were due so I got a loan to pay the balance that I owed. This was the perfect option for me and I could not imagine what I would have done without this loan.

Honestly, I don't know what I'd do if I couldn't take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.
I support the use of a payday loan because I had a positive experience. Pay day loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I am so glad they were there to help.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.
My story about my payday loan is important and positive. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Payday loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I cannot afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

At a difficult time a payday loan helped me out. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That is why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seem to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

Money issues happen and I was glad that I turned to payday to assist me. It is great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I am in need of some help.
A payday loan has made a positive impact in my life so please read my story. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

I'm confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I'm so glad to have found this simple credit product.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this XXXX.

When I got in trouble a payday loan helped me. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks can not take care of. I have a positive story to share with you. I recently had an incident in my home and I am so glad I had renter’s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Please take time to read my positive story about my payday loan experience. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.
You must be aware that there are good stories about payday lending and I am one of those stories. When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I am the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. Getting a payday loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I am so glad this option was available to me.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

I have a good story to tell about the payday loan I got. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?
You need to know that a pay day loan helped me out tremendously. It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Sometimes, life sneaks up on you. One time, I did not have enough money to pay my taxes so I got a pay day loan and it was so helpful. I was able to pay the government without the inconvenience and stress that usually comes with taxes.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.
November 24, 2015

I wanted to share my story about the use of a payday loan. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I hate paying my phone bill, but it has to be done. Thanks to payday loans, I can always pay it on time. That is not something I would ever want to fall behind on.

It seems like these days you always have to read the fine print. I was glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

November 24, 2015

Of the many stories you get please read mine because it is important to me. When it comes to home repairs, I’m really lost. I get payday loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I’ve been able to stay on top of repairs and other home-related expenses.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Without the payday loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

November 24, 2015

I want to tell you why payday lending is important. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
I want to tell you my story as to why a payday loan was important to me. Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I m glad I did. Everything was very easy and this was a perfect option for me.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Last year we did nt know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could nt believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was nt able to pay the entire bill. I took out a pay day loan to pay what I could nt afford and was able to pay my bill.

When there was nowhere to turn a payday loan helped me. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

At a time when I needed help I turned to a payday loan. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Taking out a pay day loan was good for me and I think it is important to tell you why. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don’t quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Please know that a payday loan helped me and I hope this credit option is still available in the future. Getting around town was almost impossible when I couldn’t drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

My family has used payday loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

Sometimes I do not have enough money to get me through the month. I have used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I have had such a great experience with my payday loan company that I wanted to tell you about it. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Of the many stories you get please read mine because it is important to me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.
I am grateful for the payday loan I used. I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

A payday loan helped my family and it was important for me to share my story with you. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it is a quick and cheap alternative when you need money fast.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

My car broke down and I did not have any other choice but to pull out a short term loan. I’m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

A payday loan has been a good thing for me so I wanted to share my experience. I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.
November 24, 2015

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I don’t pay late fees or have the utility company shut off service to my house.

If it ain’t broke, don’t fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next paycheck when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

November 23, 2015

Payday lending is a good thing and I wanted to tell you why I believe it is. Sometimes I don’t have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I couldn’t imagine my life without these loans.
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but couldn’t quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I’m so glad to have found this simple credit product.

I have gotten payday loans over time and have nothing but positive things to say. When I couldn’t pay my bills, I didn’t want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

A payday loan store really helped me and I want you to know why I used this product. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

I took out a payday loan – I had a few other options but decided that a payday was my best. I want to tell you my story. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.
When in a bind I turned to a payday loan and it helped me. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I have had such a great experience with my payday loan company that I wanted to tell you about it. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
November 23, 2015

I hope you will take time to read my positive story about my payday loan. There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I’ve used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

As a parent, back to school supplies can add up quickly. With a payday loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

Wear and tear on my house cannot be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I’ve taken out payday loans for the extra money quick.

After going into to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

The times I’ve needed money, I’ve needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.
At a time when I needed help I turned to a payday loan. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

My story about my payday loan is important and it can help others in need. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
I want to tell you why a payday loan is so important to me. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.
I need you to know how important my payday loan was to me. There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.
November 23, 2015

Telling my story is important because a payday loan really helped me when I needed it. I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

November 23, 2015

I hope you will share my story and know that a payday loan really helped me. Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
A loan from a pay day store really helped me and I want to keep this option open to everyone. People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

I ve used cash advances from time to time to lend a hand with unanticipated doctor s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I live in a very old house, and have to fix stuff a lot. Sometimes it s more expensive than I ever could ve imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

When bills start to pile up and you re on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

Pay day loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

I hope you will read my story and understand how a pay day loan really helped me. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
At a difficult time a pay day loan helped me solve a problem. I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get XXXX when I need it.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I'm confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

There are many reasons why I support payday lending but I want to tell you why it helped me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

Where would I be without pay day loans? My house probably would've fallen into total disrepair by now. I use the loans to pay for things I did not think would ever break. It's hard to pay for repairs even when you know certain things are getting old and you're saving up to replace them.

I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.
Taking out a payday loan was very positive and I think it is important to share my story with you. During the summer months my daycare bills double with my children’s activities. My pay day loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

I want to tell you my story as to why a payday loan was important to me. My health insurance keeps changing, and my current plan does nt cover nearly as many expenses as I would like for it to. To offset these costs, I ve taken out a couple of pay day loans to help pay for my bills -- especially ones that are nt exactly expected.

When my checkbook is extra-busy during the holiday season, it s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!
When I needed some help I used a payday loan and it helped me so much. Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I have made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Cash advance loans are not bad because I had a very good experience with mine. Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.
I have a good story to tell about the payday loan I got. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

When I fell behind financially, taking out a payday loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I was thankful for my payday loan experience and I wanted to share it with you. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

It doesn’t seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.
XXX XXXX XXXX of XXXX XXXX XXXX XXXX XXXX XXXX.
Washington D.C. XXXX XXXX PREDATORY LENDING LAWS WORK
Dear XXXX XXXX : With the right rules in place, predatory lending can be reined in and abuses can be curbed even in the Internet era.

A policy brief from the Center for Responsible Lending looks at the effect of enforcement of state and federal laws, belies the industries claim that there are no rules that can stop predatory lenders in the digital age. Contrary to the message from predatory lenders, XXXX XXXX and other law enforcement leaders should not simply give up. Rather, where proper rules exist, their efforts are preventing the debt trap.

Specifically the study found: Attempts to sidestep regulations through a number of schemes have failed. Unscrupulous lenders have unsuccessfully claimed that affiliation with third parties or operating online exempts them from complying with state regulation. Attempts to hide behind an elaborate web of services including lead generators, payment processors, and debt collection agencies to issue and collect illegal loans have also failed. In states across the country, laws without loopholes have been effectively enforced despite industry claims to the contrary. Law enforcement actions have resulted in millions of dollars in restitution and fines. Those states and law enforcement officials who are committed to protecting against the debt trap have found a way to do it. Tools are available to halt these illegal lending operations, protect consumers and assess penalties for violation of state law.

The key is that the laws and regulations must not allow for any loopholes whatsoever. Predatory lenders will exploit any loophole available to them, which is why a rate cap in the states, which is simple and airtight, is the very best answer. An iron-clad rule is also the key to the Consumer Financial Protection Bureaus success or failure in its effort to rein in the worst abuses of payday lending nationally. Payday loans whether made online, in stores or by banks are designed to trap individuals in long-term debt. Data consistently shows that the majority of payday loan revenue comes from repeatedly churning borrowers. These loans are associated with increased likelihood of overdraft fees, bounced checks, and even bankruptcy and bank account closures.

While these positive outcomes are encouraging, regulators ability to engage in meaningful enforcement actions are made possible only by strong underlying laws at the state and federal levels. Thus, strong regulation is essential at all levels of government to effectively prevent debt trap lending practices.

Thank you for the opportunity to bring this report to your attention.

Yours sincerely, XXXX XXXX XXXX : House XXXX XXXX XXXX XXXX, Kansas XXXX : XXXX XXXX XXXX :XXXXXXXXXXXXXXXX

I m happy that I got a payday loan and needed to tell you how it helped me. The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do nt know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.
When I had some money trouble I used a payday loan and am happy I did. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get XXXX when I need it.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

There are n’t a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would n’t have been able to pay my bills.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I could n’t believe it when I saw how high my cable bill had been. I did n’t even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.
I have had a good experience with my loan from the payday loan company. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

After going in to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

Taking out a short-term loan during the holiday season was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Telling my story is important because a payday loan really helped me when I needed it. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.
I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just one example. With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Once I got in an accident, I knew I would nt have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Please take time to read my positive story about my payday loan experience. With medical insurance deductibles rising, I ve found that it s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

I want to tell you my story as to why a payday loan was important to me. My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did nt have enough money to pay for everything, I was able to get a payday loan to cover what I could nt afford.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do nt have to ask my family for help when I m worried about getting all my bills paid.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a pay day loan rather than being delinquent. After all, if you don't pay your water bill they shut it off.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Money issues happen and I was glad that I turned to payday to assist me. I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to pay day loans, I have not had to be delinquent on any of the bills I’ve had.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.
A payday loan has helped me on more than XXXX occasion and I want to share my story with you. A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

I got the quote back from my insurance company and I could nt believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

When there was nowhere to turn a payday loan helped me. I am so glad to have had access to a pay day loan. It was a cheaper and much less stressful alternative for my family.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

A loan from a pay day store really helped me and I want to keep this option open to everyone. When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.

A cash advance is such an easy and affordable product. It s simple to understand and allowed me to save some money as well.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I do nt like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I do nt have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I m getting into.
My story about my payday loan is important and it can help others in need. A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

I share this story with you because I think payday lending is important. I’ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child’s school supplies. Without the loan my child would have missed out on important opportunities in their education.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

When you’re responsible for providing for a family, costs can quickly add up. This is especially true during the XXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.
November 23, 2015

When no one else could help a payday loan was there and so I wanted to tell you my story. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.
Cash advance loans are not bad because I had a very good experience with mine. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I m so glad I did because it put me at ease knowing I was protected.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

A payday loan made a positive impact in my life. When you re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

My family has used pay day loans many times, and we have nt had a bad experience yet. I do nt know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Sometimes I have spikes in my power bill that I ca nt even explain. When that happens I get a pay day loan and pray that the next month wo nt be so bad.

I share my story about pay day loans because it is important to keep this financial option available to everyone. When you re the XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I ca nt afford the supplies, I ve gotten a pay day loan and have found them very helpful.
When in a bind I turned to a payday loan and it helped me. I had no idea how much my parent's medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I'm not sure how else I would've paid those bills on top of my regular, everyday expenses.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I really enjoyed working with my local pay day lending store and I think my story is important. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

At a challenging time, a pay loan helped me fix a situation that was important to me. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are XXXX of many options and sometimes this is the best XXXX.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.
I support the use of payday loans because I had a positive experience. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I want to tell you my story as to why a payday loan was important to me. When I realized I would not be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
Payday lending is a good thing and I wanted to tell you why I believe it is. My children are growing and I needed to purchase new clothes since none of the old ones fit. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

When my car broke down I was worried I wouldn't be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

I've used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

One time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I didn't get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

My budget has been more strained this year than it usually is so I love how accessible payday loans are. When I needed a bunch of work done on my house, I used a payday loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

Payday loans have helped me multiple times when I couldn't make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a payday loan on the months that I need the cash. Keep loaning

I obtained a payday loan and I wanted to share my story with you. I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I can't imagine this past year without the possibility of getting a payday loan.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.
Cash advance loans are not bad because I had a very good experience with mine. I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I am getting into.

As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available.

During XXXX and XXXX, the holidays really stack up on the calendar – whether it is XXXX or the XXXX season. And if I am being honest, the bills stack up this time of year as well. That is why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

Taking out a payday loan was important to me so I wanted to tell you my story. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the healthcare services my family needed.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Power bills are awful. I have never met anyone who is excited to pay them, and I am the same way. So it is great that when I think I am going to need help paying bills, I know I can rely on a loan to get me through a rough month.
I wish you would keep pay day lending available because one of the companies has really helped me out. I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

I was new to the pay day loan process and was nervous because I really did nt know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

The government obviously does nt understand how hard I work. When I ca nt make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do nt have to make a big commitment. I do nt know why the government wants to take this option away from me.

When I want to borrow money, I do nt feel like it s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are
I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.
I share my story about pay day loans because it is important to keep this financial option available to everyone. I recently had an incident in my home and I am so glad I had renter s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I never like paying bills, but somehow water bills are my least favorite. When they re high, I get a pay day loan rather than being delinquent. After all, if you do nt pay your water bill they shut it off.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

Once I got in an accident, I knew I would nt have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I can not begin to tell you how great my experience was about my payday loan. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do nt have to answer too many questions and I leave with the money I greatly needed.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.
There are many reasons why I support payday lending but I want to tell you why it helped me. Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

I wish power bills didn’t exist, but unfortunately they do, and if you don’t pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

When I fell behind financially, taking out a payday loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

As a parent, back to school supplies can add up quickly. With a payday loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

Payday loans are not bad because I had a very good experience with mine. Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can tell you how grateful I am for that, and even if they didn’t realize it at the time, I know my family is, too.

Usually I’m really worried about how I’m going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

I had to get a lot of work done on my car recently and didn’t know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.
A payday loan was so important to me that I wanted to share my experience with you. Holidays and special occasions always seem to take a toll on my wallet — whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I tell you my story because I know it is important to keep payday loans available to consumers. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

I am one of the many people that have enjoyed my experience with a payday loan. When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

When I want to borrow money, I do not feel like it’s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

A payday loan made a positive impact in my life. Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

There are many reasons why I support payday lending but I want to tell you why it helped me. The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.
I have a good story to tell about the payday loan I got. The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

I worry about government interfering in our lives by telling us what to do with our financial resources. I cannot always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.
A pay day loan helped me and I hope you read my experience. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did nt have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

I have gotten payday loans over time and have nothing but positive things to say. We ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I m glad this was available to me.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

When I realized that I could nt afford the supplies suggested for my kids at school I decided to take out a payday loan. I m so glad I did because it allowed me to get all the supplies I needed for my children in time for the first day of school.
November 21, 2015

I am grateful for the payday loan I used. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I expected to get money back on my tax returns this year but instead owed the government. I did not budget for that and needed to take out a loan to pay. This was a great option for me.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXXX or the XXXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

Fixing things around the house is hard both in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.
When I needed help a payday loan was there. Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I feel like the government is always looking to control something. I rely on pay day loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

I was so relieved to take out a payday loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Payday loans are a convenient choice to help support me and get the job done.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was
I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

How come a few people in XXXX. can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I am sure I will continue to use them in the future.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It is not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Some loans can be tricky, especially when you do not know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I’m so glad that I am protected again.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.
Cash advance loans are not bad because I had a very good experience with mine. This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

At a challenging time, a pay loan helped me fix a situation that was important to me. After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I’m glad that pay day lending was an option for me.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I worry about government interfering in our lives by telling us what to do with our financial resources. I can’t always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It is a quick and cheap alternative when you need money fast.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

I support payday lending because it has made a real difference in my life. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.
November 21, 2015

My story is not unique but it is important to me and I wanted to share it. School supplies have gotten so much more expensive than when I was a kid. I’m so glad I was able to take out a payday loan in order to afford the important supplies for my kids.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

I’m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

November 21, 2015

I have a positive experience to share about my payday loan. Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I recently had an incident in my home and I am so glad I had renter’s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

November 21, 2015

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

I was in a bind to buy my child their back to school supplies for the year and the payday loan helped me out. I was able to get the things my child needed to go back to school prepared.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.
I have a good story to tell about the payday loan I got. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

My family had a good experience at a tough time because of a payday loan. I hate how much my utilities vary from month to month, and sometimes I feel like I can not do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
I am happy that I got a payday loan and wanted to tell you why it helped me out. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kids gifts. The payday loan helped me so my child could open a present.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family, and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

My children's babysitter got sick and I had to find alternative childcare for a few weeks. My payday loan helped me get through this difficult period and my children did not have to suffer from it.

To help pay for my child's school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.

I've used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

Sometimes, life sneaks up on you. One time, I did not have enough money to pay my taxes so I got a payday loan and it was so helpful. I was able to pay the government without the inconvenience and stress that usually comes with taxes.

I paid some bills with my payday loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I've never had my power shut off.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I know what I'm getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I'm glad this is an option that is available to me. This loan is not complicated and so easy to understand.
The payday company I took my loan from has helped me tremendously. After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was nt sitting around waiting to get approved.

I never like paying bills, but somehow water bills are my least favorite. When they re high, I get a pay day loan rather than being delinquent. After all, if you do nt pay your water bill they shut it off.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.
November 21, 2015

Please do not take the payday loan choice away from consumers because one helped me very much. Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I don’t fall behind and get my power shut off again.

I like the idea of short-term credit because I don’t want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can’t handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.
I want to tell you why a payday loan is so important to me. I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

I expected to get money back on my tax returns this year but instead owed the government. I did not budget for that and needed to take out a loan to pay. This was a great option for me.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.
I have a good story to tell about the payday loan I got. I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that pay day lending could help us make sure I got better.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework – it was a life saver.

Home repair supplies are expensive, and I cannot always afford them. I have taken out a few pay day loans to pay for what I need to fix things around my house, and I’m lucky that they’re a possibility for me.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

After I pay my typical monthly bills and expenses, sometimes there is not much left over – even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.
Please do not believe that all short term lending is bad, because I had a very good experience. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Most times when something needs fixing in my house I look toward payday loans. I never know when I'm going to need the extra cash for repairs, so it's hard to save up for those things.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

When I had to get a payday loan recently, the people who helped me were so nice. They broke down the loan and showed me exactly what I needed to do and what it would cost. I am so grateful for their help in understanding this loan.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

Being able to get a loan for a few XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I do not have a perfect credit score, so the bank won't give me a loan for a few XXXX dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I've tried to use a traditional bank, I was turned away.
November 21, 2015

Telling my story is important because a payday loan really helped me when I needed it. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Fixing things around the house is hard both in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I do nt know how to do, or do nt have time to do.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I m so glad this is an option for someone like me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do nt quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is nt something I have time to prepare for otherwise.

Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you re hurting by taking away this lending route.

I like the idea of short-term credit because I do nt want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.
I share this story with you because I think payday lending is important. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I want you to know what a good experience I had with my payday loan. My kid’s birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.
I’m happy that I got a payday loan and needed to tell you how it helped me. I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let’s try to keep government out of this and do what is right for all families who use this product.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.
You must be aware that there are good stories about payday lending and I am one of those stories. I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow money from my friends and family's cars which would have gotten pretty annoying for them.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

Every year XXXX dread going back to school shopping with my children. I want to get them what they need for class and sometimes I can't do that without a little help from a payday loan.

Whenever XXXX fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I'm doing when I take out a loan.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I'm glad I was able to get it, and I do not think we should change the way these loans work.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.
Very excited to share my story about my payday loan experience. A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I'm not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It's simple and I feel more comfortable.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Why is the government now also trying to limit the options available for lending? I believe that pay day loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

Taking out a payday loan was very positive and I think it is important to share my story with you. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

My payday lending story is not only good but I hope it will help other people who need this support. When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.
I got a payday loan and wanted to tell you my story. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

When it comes to home repairs, I'm really lost. I get payday loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I've been able to stay on top of repairs and other home-related expenses.

One time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I didn't get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I turned to a payday loan for assistance and I am glad that I did. After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.
I need you to know how important my payday loan was to me. As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I m covered if something bad does happen at home.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

When it comes to home repairs, I m really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I ve been able to stay on top of repairs and other home-related expenses.

The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

I ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I ve taken out a loan before, and I used it to help me complete my tax payments. I know this is nt the most exciting reason to take out a loan, but that s what being responsible is all about. I m glad that these loans are available for people like me.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.
Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do nt want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.
Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

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The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do nt want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

I was fortunate to get a payday loan and it really helped me. Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.
November 21, 2015

At a difficult time a payday loan helped me out. I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

Please know that a payday loan was important to me. I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

My payday lending story is not only good but I hope it will help other people who need this support. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.
At a difficult time a payday loan helped me out. Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I’ll be sure to consider them next time I need money.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.
When I needed help a payday loan was there. I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I urge you to keep an open mind on payday because I have a good story to tell. If it is not broke, please do not fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.
I got a payday loan and wanted to tell you my story. Traditional banks do not seem to care about short term loans, especially when I need one for a few XXXX dollars. I was able to get a quick payday loan instead and got the cash I needed.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

A payday loan made a positive impact in my life. Anyone knows that a lot of times it is better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it is better than getting into a situation with a credit card company.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.
I am one of the many people that have enjoyed my experience with a payday loan. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.
Money issues happen and I was glad I went to a pay day lending store. When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I can t afford the supplies, I ve gotten a pay day loan and have found them very helpful.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can t pay on my credit card.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

I could not imagine where I would be without the help I ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

I needed to get my car fixed but didn t have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would not hesitate to use them again when I need to.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

A payday loan has been a good thing for me so I wanted to share my experience. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice. Check into cash has been a blessing to my family by helping when others would not. Without being to reloan when I needed to, things would ve been devastating for my family. It is our choice to take these loans and should not be regulated or restricted due to those that abuse the loans.
I have a good story to tell about the payday loan I got. I'm sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn't do it.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I have credit cards but I don't like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

My story is not unique but it is important to me and I wanted to share it. After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won't spend as long in debt to someone else.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.
One payday loan helped change a terrible situation into a good one. Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day XXXX will have what I need to pay it back and not lose any property.

When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.
I hope you will read my story and understand how a payday loan really helped me. You should not use a credit card if you do not have the money to pay it off by the due date. That’s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I can’t pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I didn’t have to miss any work days because of my car.

My children were really nervous for the first day of school and worried they were not prepared. I decided to take out a payday loan so that I could afford to prepare them with all the school supplies they would need for their first day.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I tell you my story because I know it is important to keep payday loans available to consumers. Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.
The payday company I took my loan from has helped me tremendously. After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I am worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
November 20, 2015

I support the use of payday loans because I had a positive experience. I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Payday loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I can’t pay for them on my own I get a payday loan. Without payday lending, my house would be in much worse shape.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I’m so glad to have found this simple credit product.
I found my payday loan experience a positive one and wanted to share it with you. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don’t have the money to do this, I use a payday loan.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

Once in a while, my family gets a loan to pay our bills so we don’t have to be late. Especially with kids, I can’t even imagine the consequences if our power or water got shut off.

During the summer months my daycare bills double with my children’s activities. My pay day loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can’t tell you how grateful I am for that, and even if they didn’t realize it at the time, I know my family is, too.

My story about my payday loan is important and it can help others in need. With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Money issues happen and I was glad I went to a pay day lending store. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I’m glad this was an option for me.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

When in a bind I turned to a payday loan and it helped me. You should not use a credit card if you do not have the money to pay it off by the due date. That's when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.
Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

I m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I m sure I will use this type of loan again.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I ll do that again if I need to.

Sometimes it s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I m so glad it was readily available to me.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did nt have any unexpected fees. I m so glad this option was available to me.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do nt want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.
A loan from a pay day store really helped me and I want to keep this option open to everyone. My car was impounded and I could not afford to get it out. I was able to get a quick loan to get my car out and keep getting me to work everyday.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Please take time to read my positive story about my payday loan experience. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Whether it's a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That's why I've gotten a XXXX payday loans over the years in order to help me get through some of the tougher budgetary moments.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I did not have to miss any work days because of my car.

When I first decided to get a pay day loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

After I pay my typical monthly bills and expenses, sometimes there is not much left over — even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I had no idea how much my parent's medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I'm not sure how else I would've paid those bills on top of my regular, everyday expenses.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to pay day loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

Without the option of a payday loan I do nt know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it s important for people to make the right choice at a particular time. These loans can be a good value.

I want to share my situation as to why a payday loan was a good experience for me. I was in a bind to buy my child their back to school supplies for the year and the pay day loan helped me out. I was able to get the things my child needed to go back to school prepared.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

Pay day loans are so helpful when I do nt know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I ll probably use a pay day loan again!

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was nt sitting around waiting to get approved.

Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did nt have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.
The payday company I took my loan from has helped me tremendously. Whenever I need work done on my home I know it will end up costing me. When I'm not able to afford the bill, I turn to my local payday loan store to help me out. It's great knowing they are there for me when I need it.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

I was so relieved to take out a pay day loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I'm so glad this option was available to me.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I didn't have to miss any work days because of my car.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.
November 20, 2015

There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Taking out a short-term loan during the holiday season was XXXX of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and won’t get hit with fees by accidentally going over my limit.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the
A payday loan made a positive impact in my life. I've used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.

I thought I finally had control of my expenses. All of a sudden, my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

I love my house but it's been giving me a lot of trouble recently. Rather than ignore the repairs that don't need to be done immediately, I've started getting payday loans to repair anything I can't pay for out of my own pocket.

Payday loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. The fall and winter are full of holidays. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

When my car broke down I was worried I wouldn't be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car might still be broken down somewhere.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn't have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I couldn't imagine where my family and I would be if this option was taken away from us.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. With health insurance premiums changing, sometimes it’s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

When I needed help a payday loan was there. I can’t always wait to get the money I need to pay my bills. Payday loans make it possible so that I don’t have to pay high interest rates or late fees. This was by far the cheapest option for me.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I don’t fall behind on those bills.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Payday loans are not bad because I had a very good experience with mine. I was in a bind to buy my child their back to school supplies for the year and the pay day loan helped me out. I was able to get the things my child needed to go back to school prepared.

The government made me get XXXX and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.
November 20, 2015

I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

I thought I finally had control of my expenses. All of a sudden, XXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

Taking this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I can not always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXX the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

When the calendar hits XXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

November 20, 2015

Sharing my story with you because a payday loan has helped me. When you’re the XXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.
Of the many stories you get please read mine because it is important to me. Thanks to the payday loan my child does not have to miss out on important opportunities to learn. I was going to have to cut some of the important supplies that were needed but now we do not have to sacrifice those.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

The financial marketplace is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It's confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Family expenses add up -- this is news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

Car repairs are rarely expected and usually expensive. For those times that I can not pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.
There are many reasons why I support payday lending but I want to tell you why it helped me. I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I obtained a payday loan and I wanted to share my story with you. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and would get hit with fees by accidentally going over my limit.

When in a bind I turned to a payday loan and it helped me. Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.
A payday loan helped me when I didn’t want to turn to others for help. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I don’t pay late fees or have the utility company shut off service to my house.

No matter how well-insured you are, sometimes insurance doesn’t pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. I've used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

When things break at home, it's never expected, and they almost always have to be fixed immediately. I've relied on payday loans to guide me through those times, when I need to pay for something that I did not have the money for.

It is hard to believe that we work so hard and still have problems making enough to cover taxes. But that has happened to me before and a loan really helped me keep a good balance and avoid paying more dollars that I did not have.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.
A payday loan has made a positive impact in my life so please read my story. When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I've started taking out payday loans when necessary to get the job done with keeping my home in great shape.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

The holiday season is a time all of us should be thinking about what more we can do for XXXX another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

XXXX is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can’t afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

I urge you to keep an open mind on payday because I have a good story to tell. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
November 20, 2015

I hope you will take time to read my positive story about my payday loan. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I'm so glad I got insurance because it put me at ease knowing my things were safe.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I'm so glad to have found this simple credit product.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Money issues happen and I was glad I went to a pay day lending store. I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can not pay those bills on time, I turn to pay day loans to help me.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.
I support the use of payday loans because I had a positive experience. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I was new to the pay day loan process and was nervous because I really did nt know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over – even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Telling my story is important because a payday loan really helped me when I needed it. During a difficult time, I did nt know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do nt have to rely on the government for help.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

How come a few people in XXXX D.C. can plan my life for me? I am capable of making my own decision and do nt need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I m sure I will continue to use them in the future.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I had no idea how much my parents medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I m not sure how else I would ve paid those bills on top of my regular, everyday expenses.

I have a good story to tell about the payday loan I got. Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account ca nt handle the extra bill, like during tax season, and I have turned to payday loans to help me.

When my wallet was spread thin over the holidays, I did nt know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

Pay day loans are a good alternative to asking family for money when things break at home. I ve used them especially for home repairs. You never know when those could fall apart.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could nt pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
I support the use of a payday loan because I had a positive experience. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck cannot quite cover everything I have to pay for.

Utility bills are an unfortunate part of life. They cannot be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.
A pay day loan helped me and I hope you read my experience. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don’t have the money to do this, I use a payday loan.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

To help pay for my child’s school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.

My car broke down and I did not have any other choice but to pull out a short term loan. I’m glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can’t afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.
I have had a good experience with my loan from the payday store. Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would nt have been possible.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

Ive had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does nt cover everything. Pay day loans helped me where insurance would nt.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I ve used pay day loans many times to make sure I do nt pay late fees or have the utility company shut off service to my house.

My child needed new school supplies for their first day but I was nt going to be able to afford it. I took out a payday loan and got the money I needed to purchase all the supplies just in time for the first day of classes.

I did nt have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I m glad I went through with the loan as it was quick and hassle-free.

I used a payday loan and it got me out of a jam. Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

I ve used payday loans to pay my taxes. This was a life saver. I did nt think I would be able to pay all my bills and my taxes without help, and I was right. Fortunately, help was there when I needed it. I m grateful I could get a payday loan.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.
The payday company I took my loan from has helped me tremendously. After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

I live in a very old house, and have to fix stuff a lot. Sometimes it's more expensive than I ever could have imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.
Please do not believe that all payday loans are bad, because I had a very good experience. My children’s school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

More often than not, I am living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I share my story about payday lending because it is important to keep this credit option open. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

A payday loan helped me when I did not want to turn to others for help. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I am so glad that I am protected again.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I paid some bills with my payday loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

I am grateful for the payday loan I used. Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Payday loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and XXXX that banks can not take care of. I have a positive story to share with you. In my experience, a pay day loan worked well to get insurance for the year. I could nt afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a pay day loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I ve used the loans properly and sensibly and do nt think the opportunity should be taken away from me in the future.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

With all the identity theft these days, I do nt want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

If it is nt broke, please do nt fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

It s so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.
A payday loan made a positive impact in my life. Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I cannot begin to tell you how great my experience was about my payday loan. Taking out a short-term loan during the holiday season was the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I am happy I used this type of loan.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

A payday loan is not a bad thing and I hope to share my story with you. Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to payday loans to help me.
I share my payday lending story with you because it is important to keep this option available. I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I’m so glad I got insurance because it put me at ease knowing my things were safe.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and didn’t have to ruin my credit score either.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we don’t have to worry as much about the payments and can focus on staying healthy.

Holidays and special occasions always seem to take a toll on my wallet – whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family
There are many reasons why I support payday lending but I want to tell you why it helped me. I can't always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

Payday loans are not bad because I had a very good experience with mine. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My children were really nervous for the first day of school and worried they weren't prepared. I decided to take out a payday loan so that I could afford to prepare them with all the school supplies they would need for their first day.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

Repairs on a house are terrible, especially since I can't manage most of them myself. Thanks to payday loans, I have the ability to hire someone to do them for me and I don't have to worry.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

Taking out a payday loan was good for me and I think it's important to tell you why. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

During the summer months my daycare bills double with my children's activities. My payday loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I am happy that I had the choice of a payday loan to use. Without a payday loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The payday loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I don't think rules should be put in place that will take away that option.

I'm confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and XXXX that banks can not take care of. I have a positive story to share with you. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Pay day loans are so helpful when I do nt know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I ll probably use a pay day loan again!

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do nt understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.
I know that a payday loan saved me and wanted to tell you about it. I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can't pay on my credit card.

When I realized I wouldn't be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

I did not want to have to fight the IRS so I always try to pay my taxes on time. Recently, I did not have enough money to pay it all at once so I pulled out a short term loan. I'm glad I was able to settle my debts and not have to deal with any government agencies.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I'm glad this was an option for me.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?
When I had some financial issues I used a payday loan and am grateful the choice was there. Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I feel like the government is always looking to control something. I rely on pay day loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Taking out a pay day loan was good for me and I think it is important to tell you why. I needed money and did not know where to turn. I thought about going to the pawn shop but did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I support the use of a payday loan because I had a positive experience. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I never realized how hard it was to pay bills, and now that I’m on my own I’m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.
At a time when I needed help I turned to a payday loan. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I didn’t have to miss any work days because of my car.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I couldn’t imagine where my family and I would be if this option was taken away from us.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the daycare and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

Every XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.
At a troubling time a payday loan came in handy. We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

A lot of people look forward to the holidays, but in the past, I have not been a fan of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special occasion happen for my family until I got a payday loan to help me with my bills.

Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Getting a payday loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I am so glad this option was available to me.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.
A payday loan has made a positive impact on my life and I wanted to share my story. After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Bills are always higher in the summer, and I’ve learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

I got the quote back from my insurance company and I couldn’t believe what they wanted me to pay. I had to get a payday loan in order to help me with the payments.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

I got a loan to help me with a home repair, and am so glad I did. Now that it’s all fixed I don’t have to worry anymore. Without the loan I would’ve been forced to ignore all the broken parts.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Medical bills can definitely add up especially when you weren’t expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.
My story about my payday loan is important and positive. Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I never had insurance before until a friend suggested I look into it. I don't have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my payday loan allowed us to get my child the attention needed to start the road to recovery.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I wasn't going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don't quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and isn't something I have time to prepare for otherwise.
My payday lending story is not only good but I hope it will help other people who need this support. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.

I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.
My story is not unique but it is important to me and I wanted to share it. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.

We ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I m glad this was available to me.

I did nt want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would nt have been able to pay for my coverage.

The pay day loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

I share this story with you because I think payday lending is important. The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do nt know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did nt have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. My car was getting some repairs done and the bill was more expensive than I originally thought. I was able to make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

My kid’s birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Making ends meet is hard enough without a surprise home repair. I took out a payday loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account cannot handle the extra bill, like during tax season, and I have turned to payday loans to help me.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

I have major issues with credit card companies and banks. Why do they need to know what I am buying at the grocery store, or when and where I am doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

I want to tell you my story as to why a payday loan was important to me. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

The best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.
My story about my payday loan is important and it can help others in need. I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I m so glad I did because it put me at ease knowing I was protected.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Recent family expenses left me short of what my paycheck could handle. It s been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I ca nt imagine this past year without the possibility of getting a pay day loan.

Medical bills can add up when you do nt expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Last month I had some unexpected bills piling up ; I did nt know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

A pay day loan store really helped me and I want you to know why I used this product. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

After having a lot of work done to my car, the bill came and I was nt able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Taking out this loan did nt add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

My kid s birthday was coming up and I did nt have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid s birthday memorable.
November 20, 2015

I have benefited from a payday loan and wanted to share my experience with you. With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

The positive impact that a payday loan has made is important which is why I want to tell you my story. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

It’s hard enough to get good credit in today’s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years payday loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can’t tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.
Grateful to have had the choice available to me on a payday loan. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. When you're the XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

When bills start to pile up and you're on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

What a huge help it was to have a pay day loan available to me. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.

After XXXX, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I'm glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.
I wanted to share my story about the use of a payday loan. We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government’s business. These loans have helped me many times and should not be taken away from me.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

Sharing my story with you because a payday loan has helped me. There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

I want to tell you my story as to why a payday loan was important to me. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Please know that a payday loan helped me and I hope this credit option is still available in the future. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I’m so glad there is XXXX right by my house to make it even easier for me.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.
There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good
experience. After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan
and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and
understand. It has truly helped me with my financial worries in a quick way.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would
struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on
time.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on
a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.
I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I m glad that this was an option for me. Some people do nt need a short term loan like this, but it really makes a difference to millions of Americans like me.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I d be able to afford it. The loan provided the money I needed without a huge hassle.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I m glad I found out that payday loans were available.

I wish power bills did nt exist, but unfortunately they do, and if you do nt pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would ve been impossible without the loan.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. XXXX prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I recently had an incident in my home and I am so glad I had renter s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.
Please do not take the payday loan choice away from consumers because XXXX helped me very much. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

When my checkbook is extra-busy during the holiday season, it's nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

School supplies are expensive and I was going to have to sacrifice some in order to pay for other important things. Taking out a payday loan meant I did not have to make this sacrifice and I was able to get everything I needed.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.
I wanted to share my story about the use of a payday loan. I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would have had to borrow people's cars to get to work, and that is a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It is a quick and cheap alternative when you need money fast.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life-saver.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the daycare and a sitter for a few weeks. My budget is tight so I took out a payday loan to get through this emergency.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

The fall and winter are full of holidays. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

Payday loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a payday loan on the months that I need the cash.
I want to share my situation as to why a payday loan was a good experience for me. Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Without the option of a payday loan I do nt know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.
I want to share my situation as to why a payday loan was a good experience for me. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get XXXX when I need it.

With all the identity theft these days, I don’t want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

In my experience, a payday loan worked well to get insurance for the year. I couldn’t afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a payday loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

When the bills come and I don’t have the money to pay, I don’t have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. Millions of people just like me would not be able to pay their bills on time.

The holiday season is a time all of us should be thinking about what more we can do for XXXX another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

My children are young so having enough important school supplies is crucial to their education. I wasn’t going to be able to buy them what they need this year until I decided to take out a payday loan.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs XXXX that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a payday loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
My family had a good experience at a tough time because of a payday loan. You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

During the summer months my daycare bills double with my children’s activities. My pay day loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I am in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

I had to get a lot of work done on my home and it was not something I was able to ignore. I really needed to get my house fixed and my insurance really was not helpful. In order to pay for everything, I got a pay day loan. It was so easy and really gave me a helping hand.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
I have had a good experience with my loan from the payday store. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

I used a loan to help pay for my insurance. I’m so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

School supplies are expensive and I was going to have to sacrifice some in order to pay for other important things. Taking out a payday loan meant I did not have to make this sacrifice and I was able to get everything I needed.

A cash advance is such an easy and affordable product. It’s simple to understand and allowed me to save some money as well.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The payday loan helped me so my child could open a present.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I hope you know that I have a great story about my loan from a payday lender. I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.
I am happy that I had the choice of a payday loan to use. I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

When I needed some help I used a payday loan and it helped me so much. When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I am glad I was able to get it, and I do not think we should change the way these loans work.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I cannot say enough about the importance of my payday loan. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

My children are young and creative and I did not want to stifle that creativity because I could not afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

You should not use a credit card if you do not have the money to pay it off by the due date. That is when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.
I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

I love my house but it's been giving me a lot of trouble recently. Rather than ignore the repairs that don't need to be done immediately, I've started getting pay day loans to repair anything I can't pay for out of my own pocket.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

Whether it s XXXX paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could nt do it.
I have a good story to tell you about the payday loan I was able to obtain. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Taking out a short-term loan during the holiday season was XXXX of the best decisions I ve ever made for my family s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was nt sitting around waiting to get approved.

The payday company I took my loan from has helped me tremendously. When I did nt have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was nt sitting around waiting to get approved.

My kid s birthday was coming up and I did nt have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid s birthday memorable.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

I ca nt always wait to get the money I need to pay my bills. Payday loans make it possible so that I do nt have to pay high interest rates or late fees. This was by far the cheapest option for me.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.
I tell you my story because I know it is important to keep payday loans available to consumers. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what sometimes is a very difficult time.

At a time when I needed help I turned to a payday loan. A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck cannot quite cover everything I have to pay for.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

This year my work has been slow and I was afraid my children’s education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

There are many reasons why I support payday lending but I want to tell you why it helped me. When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide for my family.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

A cash advance is such an easy and affordable product. It is simple to understand and allowed me to save some money as well.
I turned to a payday loan for assistance and I am glad that I did. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

The payday company I took my loan from has helped me tremendously. I am glad that I can go to a pay day lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I am glad I went and got this type of loan rather than waiting at the bank all day.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I have taken out a couple of pay day loans to help pay for my bills -- especially ones that are not exactly expected.

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.
I used a payday loan and it really helped me. I’ve always felt that people who run up a lot of credit card debt are irresponsible. I didn’t want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I’m so glad I pulled out a payday loan and saved my credit score.

In my experience, a payday loan worked well to get insurance for the year. I couldn’t afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a payday loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

The cash I got from a payday loan helped me solve a need and made an important difference in my life. Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a payday loan so that I could afford but I’m glad I did. Everything was very easy and this was a perfect option for me.

I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.
My family had a good experience at a tough time because of a payday loan. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

You need to know that a pay day loan helped me out tremendously. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

My bills do not wait for me so I can not wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.
My story about my payday loan is important and positive. Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I am very happy that I was able to use the services of a payday loan. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I'm in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!
At a difficult time a payday loan helped me solve a problem. Whether it’s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn’t do it.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won’t spend as long in debt to someone else.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I needed to get my car fixed but didn’t have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. I believe that the government will be overstepping its bounds if it takes away our payday loan option. There are so many families across the country benefit from payday loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use payday loans.

I don’t like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I don’t have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I’m getting into.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.
Payday loans are not bad because I had a very good experience with mine. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it is a quick and cheap alternative when you need money fast.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

A cash advance is such an easy and affordable product. It is simple to understand and allowed me to save some money as well.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It is confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
November 20, 2015

Please know that a payday loan was important to me. There so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

November 20, 2015

I hope you know that I have a great story about my loan from a payday lender. The payday loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
I share my story about pay day loans because it is important to keep this financial option available to everyone. Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps millions of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.
At a troubling time a payday loan came in handy. With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

When taxes come, I do not always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I am glad I can turn to them to help.

I live in a very old house, and have to fix stuff a lot. Sometimes it's more expensive than I ever could've imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

More often than not, I am living paycheck to paycheck, with very little left to over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can't afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.
November 20, 2015

At a time when I needed help I turned to a payday loan. Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I cannot pay on my credit card.

My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My payday loan helped me get through this difficult period and my children did not have to suffer from it.
Please know that a payday loan helped me and I hope this credit option is still available in the future. Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

The interest rate of credit card companies is always changing. With it being so unpredictable, you cannot really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It's a lot easier for me.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month won't be so bad.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account cannot handle the extra bill, like during tax season, and I have turned to payday loans to help me.

My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

The pay day loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most convenient. There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
Please support payday lending because a payday loan helped me. In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I m so glad this option was available to me.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.
I’m happy that I got a payday loan and needed to tell you how it helped me. Payday loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I’ll probably use a payday loan again!

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Without these types of short-term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

I used a payday loan and it got me out of a jam. It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next payday I will have what I need to pay it back and not lose any property.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Not all payday stories are bad, so please take time to read my positive experience. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I'm so glad there is one right by my house to make it even easier for me.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I'm so glad I got insurance because it put me at ease knowing my things were safe.

Sometimes I don't have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Pay day loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I'll probably use a pay day loan again!

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.
You must be aware that there are good stories about payday lending and I am one of those stories. Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

At a challenging time, a pay loan helped me fix a situation that was important to me. Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Why does the government all of a sudden want to eliminate pay day loans? I’ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I have a positive experience to share about my payday loan. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.
I have had such a great experience with my payday loan company that I wanted to tell you about it. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

One payday loan helped change a terrible situation into a good one. A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Please support payday lending because it did help me. I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I am so glad that I used this loan to help my situation.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I have taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a loan, but that's what being responsible is all about. I am glad that these loans are available for people like me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I do not always use a payday loan but when I do, it is worth it. I like being able to have different options and I hope the government does not rip this away from me.
I hope you know that I have a great story about my loan from a payday lender. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I do not have a perfect credit score, so the bank will not give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I’ve tried to use a traditional bank, I was turned away.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

A payday loan store really helped me and I want you to know why I used this product. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

I am sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

Payday loans are not bad because I had a very good experience with mine. Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
November 20, 2015

Please know that a payday loan helped me and I hope this credit option is still available in the future. Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

I never had insurance before until a friend suggested I look into it. I don’t have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.
I have benefitted from a pay day loan and wanted to share my experience with you. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I can’t afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you Of the many stories you get please read mine because it is important to me. I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.
I have had a good experience with my loan from the payday store. Last winter was particularly brutal, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do nt know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Utility bills are an unfortunate part of life. They ca nt be avoided. I ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do nt fall behind and get my power shut off again.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few XXXX dollars to get by from time to time and this type of loan option really works for me.

As a parent, back to school supplies can add up quicky. With a pay day loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

I recently had an incident in my home and I am so glad I had renter s insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do nt have to answer too many questions and I leave with the money I greatly needed.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I cannot pay on my credit card.

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Honestly, I do not know what I’d do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

Traditional banks do not seem to care about short term loans, especially when I need one for a few hundred dollars. I was able to get a quick payday loan instead and got the cash I needed.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I cannot tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

I want to share my situation as to why a payday loan was a good experience for me. It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.
Very excited to share my story about my payday loan experience. The government obviously does not understand how hard I work. When I cannot make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. The staff is so wonderful. They've gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

I need you to understand what a difference a payday loan has made in my life. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.
November 20, 2015

I know that a payday loan saved me and wanted to tell you about it. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

November 20, 2015

A pay day loan helped me and I hope you read my experience. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

November 20, 2015

I used a pay day loan and I am very glad that I did. When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.
November 20, 2015

I am happy that I got a pay day loan and wanted to tell you why it helped me out. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That's why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seem to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.
I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I’m glad I decided to take out a payday loan in order to afford them.

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a payday loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I’ll be sure to consider them next time I need money.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Payday loans should be used responsibly; they should be used to help people when they need the money. I did not have enough money to pay my taxes and needed to pull out a loan to help me out. I’m glad it was there when I needed it.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and
I have benefitted from a pay day loan and wanted to share my experience with you. After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

I wanted to tell you why payday lending is so important for me and my family. Getting my kids ready to go back to school can be expensive. By using a pay day loan, I was able to get the school materials my kids needed without having to cut out any of the important items on their school list.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

A pay day loan store really helped me and I want you to know why I used this product. Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

As a parent, back to school supplies can add up quickly. With a payday loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.
I found my payday loan experience a positive one and wanted to share it with you. My kids need all the help they can get to keep them focused, but I couldn't afford the necessary school supplies to help them do their work. That's why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

I couldn't believe it when I saw how high my cable bill had been. I didn't even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

When you're the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I obtained a payday loan and I wanted to share my story with you. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.
I have benefitted from a pay day loan and wanted to share my experience with you. When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It’s confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
Money issues happen and I was glad that I turned to payday to assist me. My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I am so glad to have had access to a pay day loan. It was a cheaper and much less stressful alternative for my family.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

In this economy it is already hard enough to get good credit. A pay day loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won't spend as long in debt to someone else.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I'm glad this option was available to me.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare. I used a payday loan and it really helped me. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.
A payday loan has been a good thing for me so I wanted to share my experience. It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I'll be sure to consider them next time I need money.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.
Money issues happen and I was glad that I turned to payday to assist me. Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

When bills start to pile up and you're on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Pay day loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I'll probably use a pay day loan again!

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.

What a huge help it was to have a pay day loan available to me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn't have to worry.
I am very happy that I was able to use the services of a payday loan. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

At a difficult time a payday loan helped me out. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

Home repair supplies are expensive, and I cannot always afford them. I have taken out a few pay day loans to pay for what I need to fix things around my house, and I’m lucky that they’re a possibility for me.
November 19, 2015

I turned to a payday loan for assistance and I am glad that I did. Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

It is much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Very excited to share my story about my payday loan experience. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I have a positive experience to share about my payday loan. Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.
Please know that a pay day loan was helpful to me and I wanted to tell you why I used XXXX. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I cannot tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

When I needed help a payday loan was there. Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

What a huge help it was to have a pay day loan available to me. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

I can not say enough about the importance of my payday loan. There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

My family has benefitted from pay day loans on and off for years, and we've never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.
A payday loan has made a positive impact on my life and I wanted to share my story. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

I didn’t want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I’m glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

Getting my kids ready to go back to school can be expensive. By using a payday loan, I was able to get the school materials my kids needed without having to cut out any of the important items on their school list.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.
A loan from a pay day store really helped me and I want to keep this option open to everyone. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.

I can not begin to tell you how great my experience was about my payday loan. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Why does the government all of a sudden want to get rid of payday lending? I’ve used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.
I hope you know that I have a great story about my loan from a payday lender. I do not have a perfect credit score, so the bank will not give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I've tried to use a traditional bank, I was turned away.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

I don't always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Taxes are not fun but they are a reality of life. Sometimes, my taxes are much higher than I expect and I cannot pay what I owe. I have used payday loans to get the money I needed and get the government off my back.

When I needed some help I used a payday loan and it helped me so much. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I have a good story to tell about the payday loan I got. I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.
A payday loan was so important to me that I wanted to share my experience with you. Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need XXXX. Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
November 19, 2015

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. School supplies are expensive and I was going to have to sacrifice some in order to pay for other important things. Taking out a payday loan meant I didn’t have to make this sacrifice and I was able to get everything I needed.

I’m glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I don’t know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

Last month I had some unexpected bills piling up; I didn’t know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and didn’t have any problems.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I can’t even imagine the consequences if our power or water got shut off.

Some of the big banks will not loan small amounts of money. It’s better for me to use a cash advance where I know what I’m getting into and can pay it off with my next paycheck quickly.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.
I hope you will not take payday loans away because I have a good story to tell. Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

A lot of people look forward to the holidays, but in the past, I have not been XXXX of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and will not get hit with fees by accidentally going over my limit.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

I was thankful for my payday loan experience and I wanted to share it with you. I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I am so glad they were there to help.

I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

The times I’ve needed money, I’ve needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.
XXXX payday loan helped change a terrible situation into a good one. I don’t always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government doesn’t rip this away from me.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

When I didn’t have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for people like me who do not have a lot of options for short term loans.

I used a loan to help pay for my insurance. I’m so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

I could not believe it when I saw how high my cable bill had been. I didn’t even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I’m so glad there is XXXX right by my house to make it even easier for me.

While payday loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.
When I needed some help I used a payday loan and it helped me so much. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I can’t bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

The fall and winter are full of holidays. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I’m so glad this is an option for me.
I hope you will read my story and understand how a pay day loan really helped me. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I have never had my power shut off.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

Sometimes I do not have enough money to get me through the month. I have used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

You must be aware that there are good stories about payday lending and I am XXX. I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I didn't face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a pay day loan comes in handy around the house.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I don't have to pay additional costs. It was an absolute life saver.

I have a great job and I make decent money. I thought that getting a short term loan would be a good way to make up a little money that I was short one month. The next thing I new it was a spiral of getting a new loan to cover the old, until finally the financial hole was so bad that I could not meet my monthly bills anymore. When I would call the company to see if there was some way that they could help me lower the payment, or lower the interest, they would refuse. This is a dangerous and financially devastating path to travel down.

I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

A payday loan has been a good thing for me so I wanted to share my experience. I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I was in a bind to buy my child their back to school supplies for the year and the pay day loan helped me out. I was able to get the things my child needed to go back to school prepared.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Not all payday stories are bad, so please take time to read my positive experience. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I'm incredibly grateful for it.

When I'm in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

Cash advance loans are not bad because I had a very good experience with mine. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.
A payday loan has been a good thing for me so I wanted to share my experience. When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I have a positive experience to share about my payday loan. Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

My children s babysitter got sick and I had to find alternative childcare for XXXX weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Every XXXX, the holiday season is in full swing, and it s not always the easiest time of year to balance a checkbook and plan ahead. That s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Payday loans are not bad because I had a very good experience with mine. Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would nt have been able to get to work on time every day and might have lost my job.
November 19, 2015

At a challenging time, a short term loan helped me fix a situation that was important to me. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I got a loan to help me with a home repair, and am so glad I did. Now that it's all fixed I do not have to worry anymore. Without the loan I would've been forced to ignore all the broken parts.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.
I really enjoyed working with my local payday lending store and I think my story is important. I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

I’ve recommended payday loans to people and used them myself, and everyone I’ve talked to has had a good experience and is grateful for the small loans they get. I’m not sure what many of us would do if we couldn’t take out these loans any more. The government should leave them alone since they help so many families.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we wouldn’t have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Getting a payday loan really couldn’t have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
Please do not believe that all short term lending is bad, because I had a very good experience. What would I have done if it was not for my payday loan covering an important home repair? I really do not want to think about it. This type of loan made everything possible for me.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Whether it is a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That is why I've gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.
I am grateful for the payday loan I used. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

I want you to know what a good experience I had with my payday loan. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

The times I've needed money, I've needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It's a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!
A payday loan has helped me on more than XXXX occasion and I want to share my story with you. I do nt like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

Over the holidays, budgets can be stretched fairly thin. I was nt even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I needed to get my car fixed but did nt have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I never like paying bills, but somehow water bills are my least favorite. When they re high, I get a pay day loan rather than being delinquent. After all, if you do nt pay your water bill they shut it off.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do nt know how I would have gotten them the supplies they need to keep up in school.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

I ve used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could nt have been more satisfied. This was a great option for me.

I hope you will listen to my story as to why a pay day loan helped me. If it is nt broke, please do nt fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
Please know that a payday loan was important to me. Payday loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Payday loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the XXXX of hardworking Americans that use them responsibly.

You must be aware that there are good stories about payday lending and I am XXXX. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The pay day loan helped me so my child could open a present XXXX.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.
A loan from a pay day store really helped me and I want to keep this option open to everyone. XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I recently received a call from a corporation stating that they were a collection agency for an online payday loan, said I took it out while in California. I have not been in California for a few years. The loan company in question is Shoreline. Inc. I never took out a XXXX loan they stating.I have XXXX unpaid loans out there, but none them were over XXXX. Now XXXX week later they are calling my home telling me that they are sending someone to my home with legal documentation. My boyfriend has already explained to them that they have to provide me with proof and a chance to pay a debt if in fact that this is for real. I am irritated at the fact that this sounds so real and terrified all at the same time. As I am trying to look at the best option between bankruptcy and calling my creditor and making payment arrangements. Everyone I am speaking to is telling me that since I know for a fact that I did not take out a loan with this company to take it for the scam it is. I think I am more frustrated than anything at the scary factor and that I almost fell for it.

At a troubling time a payday loan came in handy. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and won't get hit with fees by accidentally going over my limit.

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.
Not all payday stories are bad, so please take time to read my positive experience. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I am not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I’m glad I was able to get it, and I do not think we should change the way these loans work.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

I have benefitted from a payday loan and wanted to share my experience with you. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
What a huge help it was to have a pay day loan available to me. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I’m so glad this is an option for me.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.
My story about my payday loan is important and it can help others in need. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I’ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

My children are young so having enough important school supplies is crucial to their education. I was not going to be able to buy them what they need this year until I decided to take out a payday loan.

I’m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

Not all payday stories are bad, so please take time to read my positive experience. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month will not be so bad.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Why does the government all of a sudden want to get rid of pay day lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

My story is not unique but it is important to me and I wanted to share it. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I'm glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I'm incredibly grateful for it.
Taking out a payday loan was good for me and I think it's important to tell you why. A lot of people look forward to the holidays, but in the past, I have not been XXXX of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

I've used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Where would I be without payday loans? My house probably would've fallen into total disrepair by now. I use the loans to pay for things I did not think would ever break. It's hard to pay for repairs even when you know certain things are getting old and you're saving up to replace them.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I did not want to get insurance but I had to because of XXXX. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

I got a payday loan and wanted to tell you my story. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.
My family had a good experience at a tough time because of a payday loan. Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

I feel like the government is always looking to control something. I rely on pay day loans to help me when times are tough and do nt know what I would do without them. This is something that government needs to stay out of.

The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

My story about my payday loan is important and it can help others in need. I ve recommended pay day loans to people and used them myself, and everyone I ve talked to has had a good experience and is grateful for the small loans they get. I m not sure what many of us would do if we could nt take out these loans any more. The government should leave them alone since they help so many families.

I do nt have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

The staff took the time to explain everything to me and to make sure I was nt hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

I share my story about pay day loans because it is important to keep this financial option available to everyone. When I need a cash advance, I do nt go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It s confusing and a hassle. Plus most of them do nt loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

Pay day loans are great. The government takes enough of my money and they do nt need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.
November 18, 2015

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Most times when something needs fixing in my house I look toward pay day loans. I never know when I m going to need the extra cash for repairs, so it s hard to save up for those things.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

Once in a while, my family gets a loan to pay our bills so we do nt have to be late. Especially with kids, I ca nt even imagine the consequences if our power or water got shut off.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

November 18, 2015

Please take time to read my positive story about my payday loan experience. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

After XXXX, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I m glad I did. These loans gave me the flexibility I needed and did nt add any drama to an already stressful situation.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

You need to know that a pay day loan helped me out tremendously. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. I never like paying bills, but somehow water bills are my least favorite. When they re high, I get a pay day loan rather than being delinquent. After all, if you do nt pay your water bill they shut it off.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXX of Americans like me to get the money they need quickly. I love having this option available to me.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you re hurting by taking away this lending route.

A loan from a pay day store really helped me and I want to keep this option open to everyone. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.
I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a million hoops.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Cash advance loans are not bad because I had a very good experience with mine. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

The times I’ve needed money, I’ve needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Please support payday lending because a payday loan helped me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

A pay day loan helped me and I hope you read my experience. I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
November 18, 2015

Please support pay day lending because it did help me. I am tired of having to play by the bank s rules. Payday loans are so easy and I do nt have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did nt have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I m glad I have that option when my paycheck ca nt quite cover everything I have to pay for.

When I needed repairs on my house, I was nt sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I ll be sure to consider them next time I need money.

We need less government in our lives. All I want to do is take out a loan and I do nt understand why that is any of the government s business. These loans have helped me many times and should not be taken away from me.

I came into the store and was nt quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was nt hit with those hidden fees you find at the bank.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health
When there was nowhere to turn a payday loan helped me. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Last year I did nt have the money to buy all of the supplies that my children needed for the first day of school. With a payday loan, however, I did nt have to worry about my kids being unprepared.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I used a payday loan and it really helped me. Insurance is XXXX those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Once in a while, my family gets a loan to pay our bills so we do nt have to be late. Especially with kids, I ca nt even imagine the consequences if our power or water got shut off.
I am excited to share my story about my payday loan with you because it was a positive XXXX. I hope you will learn that this option is for everyday working people. Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.
I have had such a great experience with my payday loan company that I wanted to tell you about it. I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that pay day lending could help us make sure I got better.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

I've recommended payday loans to people and used them myself, and everyone I've talked to has had a good experience and is grateful for the small loans they get. I'm not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.

Please do not take the payday loan choice away from consumers because XXXX helped me very much. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

When I needed help a payday loan was there. Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.
How great for me that a pay day lending store was around the corner when I needed it. I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

I support payday lending because it has made a real difference in my life. When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

A payday loan helped my family and it was important for me to share my story with you. There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.
I wanted to tell you why payday lending is so important for me and my family. I’ve had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I am glad they were available to me.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We are so thankful that payday lending could help us make sure I got better.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I share my story because I want you to understand that a payday loan helped me when nothing else was available for me. I am glad that payday loans were there when I needed them to pay my taxes. I got a bill I was not able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.
I got a payday loan and wanted to tell you my story. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I didn't have to miss any work days because of my car.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I don't have to worry about making payments or dealing with the pesky IRS.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I don't want to fall behind on that bill, and getting the extra cash is really great. If I wasnt able to pay it on time, it would probably affect my credit score.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Payday loans are a convenient choice to help support me and get the job done.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I couldn't pay by myself. I am lucky I didn't fall behind on my medical bills and ruin my credit score.

In my experience, a payday loan worked well to get insurance for the year. I couldn't afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a payday loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

Every XXXX, the holiday season is in full swing, and it is not always the easiest time of year to balance a checkbook and plan ahead. That is why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.
November 18, 2015

I hope you will not take payday loans away because I have a good story to tell. With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

November 18, 2015

When no one else could help a payday loan was there and so I wanted to tell you my story. I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

My budget has been more strained this year than it usually is so I love how accessible payday loans are. When I needed a bunch of work done on my house, I used a payday loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

The financial marketplace is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.
I obtained a payday loan and I wanted to share my story with you. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Without the payday loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I have benefitted from a payday loan and wanted to share my experience with you. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Having a family costs enough even before the holiday season rolls around in XX/XX/XXXX and XX/XX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.
I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I’ve taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a loan, but that’s what being responsible is all about. I’m glad that these loans are available for people like me.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

With school supplies being so expensive, I was worried that I would not be able to afford them with the heap of other bills coming in. Taking out a payday loan allowed me to give my kids all the supplies they’ll need to go back to school.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my payday loan allowed us to get my child the attention needed to start the road to recovery.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.
November 18, 2015  Please do not believe that all short term lending is bad, because I had a very good experience. A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it is important for people to make the right choice at a particular time. These loans can be a good value.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I am in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

The fact is that if I had not taken this payday loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their paycheck. I made a responsible choice for me and would do it again if I needed to.
There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I don't have to stress out about any car troubles for the near future hopefully.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won't hesitate to use them again when I need to.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it's a quick and cheap alternative when you need money fast.

I've used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

At a difficult time a payday loan helped me out. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.
November 18, 2015

There are many reasons why I support payday lending but I want to tell you why it helped me. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can’t tell you how grateful I am for that, and even if they didn’t realize it at the time, I know my family is, too.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.

What would I have done if it was not for my pay day loan covering an important home repair? I really don’t want to think about it. This type of loan made everything possible for me.
I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. Without the option of a payday loan I do not know how I would have afforded school supplies for my children. Thanks to this loan my children can keep up in school with the supplies they need.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my payday loan allowed us to get my child the attention needed to start the road to recovery.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it’s always worked out well.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

Most times when something needs fixing in my house I look toward pay day loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.
I support the use of a payday loan because I had a positive experience. I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That is why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I’ve used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I was so glad I did because it put me at ease knowing I was protected.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.
I am so happy that I turned to a payday loan when nothing else was available to me. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

Back-to-school shopping is always tough on my family, and last year we decided to take out a pay day loan. I m so glad we did ; it was so easy and helped us so much! I hope next year we wo nt need a loan, but it s nice to know that getting one is possible.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time them it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

My family home needed a lot of repairs, but I was nt able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Pay day loans are a valuable financial option that the government should nt take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I m glad I did. These loans gave me the flexibility I needed and did nt add any drama to an already stressful situation.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was nt prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

Times were tough XXXX, and I did nt know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.
I have benefited from a payday loan and wanted to share my experience with you. Honestly, I do not know what I'd do if I couldn't take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

When the holidays came, we didn't know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years payday loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can't afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a payday loan in order to afford insurance. I'm so glad I got insurance because it put me at ease knowing my things were safe.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I don't fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I had to take out a payday loan in order to cover my taxes after unexpected expenses snuck up on me, and I'm glad that this was an option for me. Some people do not need a short-term loan like this, but it really makes a difference to millions of Americans like me.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Do you get involved in title loans? My daughter was strapped for cash and received a title loan against her vehicle with an APR of over 200%. I think this type of financing needs to be watched as the mortgage, student loan and credit card industry.
I'm happy that I got a payday loan and needed to tell you how it helped me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I don't want anyone to know my business and when I needed money I didn't know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

Please take time to read my positive story about my payday loan experience. Last month I had some unexpected bills piling up; I didn't know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

A payday loan has made a positive impact on my life and I wanted to share my story. A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

A pay day loan store really helped me and I want you to know why I used this product. The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

Helps with car payments and buying diapers for my daughter.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.
When I had some financial issues I used a payday loan and am grateful the choice was there. With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I ll do that again if I need to.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.
I share my story about pay day loans because it is important to keep this financial option available to everyone. We need less government in our lives. All I want to do is take out a loan and I do nt understand why that is any of the government s business. These loans have helped me many times and should not be taken away from me.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to pay day loans to help me out. This was great and made sure I did nt have to pay any of those dreaded late fees.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

The staff is so wonderful. They ve gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

I used a payday loan to pay for my insurance, which I knew I needed but was nt able to afford in a big payment. I do nt own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Kids are expensive, and if XXXX of them gets sick or hurt, they re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from XXXX. With pay day loans, we can focus our worries XXXX, not a broken budget.

Pay day loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would ve had to neglect if I did nt have the option of the loan.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

As a parent, back to school supplies can add up quickly. With a pay day loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.
I am happy that I had the choice of a payday loan to use. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I wanted to share my story about the use of a payday loan. I believe that the government will be overstepping its bounds if it takes away our pay day loan option. There are so many families across the country benefit from pay day loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use pay day loans.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.
November 18, 2015

Please do not believe that all short term lending is bad, because I had a very good experience. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Being able to get a loan for a XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

November 18, 2015

I am grateful for the payday loan I used. Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I cannot afford the supplies, I’ve gotten a payday loan and have found them very helpful.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I can’t bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.
I want to share my situation as to why a payday loan was a good experience for me. I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.
November 18, 2015

Please do not take the payday loan choice away from consumers because one helped me very much. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn’t have to worry.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we don’t have to worry as much about the payments and can focus on staying healthy.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

The financial marketplace is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.
I want to tell you why a payday loan is so important to me. I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

As my kids have gotten older, I have found that it is important that they have cell phones for safety reasons. But they are expensive, even on
I hope you know that I have a great story about my loan from a payday lender. My bills do not wait for me so I cannot wait to get the money. Payday loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Without the payday loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

For the most part, it's been a great help to me when I run short on getting my rent paid. In those times of need I really do not know what I would do without the payday loan.

Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

A payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

During fall and winter, the holidays really stack up on the calendar -- whether it's the holiday season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

I have had a good experience with my loan from the payday loan company. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.
I have a good story to tell you about the payday loan I was able to obtain. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I want you to know what a good experience I had with my payday loan. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

My story about my payday loan is important and positive. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

My payday lending story is not only good but I hope it will help other people who need this support. I am sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. The pay day loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

Usually I m really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

I could nt make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

Power and water bills are some of the toughest ones to pay. You ca nt be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

When I could nt pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.

I ve taken out a loan before, and I used it to help me complete my tax payments. I know this is nt the most exciting reason to take out a loan, but that s what being responsible is all about. I m glad that these loans are available for people like me.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it s nice to have a safety net like that to help me when I need it the most.
I wish you would keep payday lending available because one of the companies has really helped me. I took out a payday loan to help my family during difficult times and we were able to get back on our feet without missing bill payments. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly — I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Cash advance loans are not bad because I had a very good experience with mine. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens — a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Car repairs are rarely expected and usually expensive. For those times that I can’t pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

Every XX/XX/XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I’m so grateful that they are available to me.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great — I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
Cash advance loans are not bad because I had a very good experience with mine. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

Pay day loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would not hesitate to use them again when I need to.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.
I turned to a payday loan for assistance and I am glad that I did. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
When I got in trouble a payday loan helped me. It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

My kids need all the help they can get to keep them focused, but I could not afford the necessary school supplies to help them do their work. That’s why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.
I found my payday loan experience a positive one and wanted to share it with you. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I'm glad that payday loans were there when I needed them to pay my taxes. I got a bill I was not able to cover with my budget, and I needed money quickly. Luckily, I was able to find a payday lending company to help me.

A payday loan has been a good thing for me so I wanted to share my experience. Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a payday loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates. In addition, to other unexpected expenses that occur.

I can not imagine where I would be if I had not gotten a payday loan. I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

There so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.
November 18, 2015

Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. My children are young and creative and I did not want to stifle that creativity because I could not afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

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Cash advance loans are not bad because I had a very good experience with mine. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.
I have gotten payday loans over time and have nothing but positive things to say. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it is a quick and cheap alternative when you need money fast.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a payday loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I will be sure to consider them next time I need money.
A payday loan helped my family and it was important for me to share my story with you. After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.
I support pay day loans because I had a good experience. I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

Fixing things around the house is hard both in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

My household finances can be tight – particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.
A pay day loan store really helped me and I want you to know why I used this product. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

When the banks can’t help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I am in need of some help.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.
I was thankful for my payday loan experience and I wanted to share it with you. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I did nt have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I m glad I went through with the loan as it was quick and hassle-free.

I have had such a great experience with my payday loan company that I wanted to tell you about it. Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would nt have been able to get to work on time every day and might have lost my job.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I m sure I will use this type of loan again.

Bills are always higher in the summer, and I ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I m thankful to have pay day loans as a backup.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and wo nt spend as long in debt to someone else.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I love my house but it’s been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I’ve started getting payday loans to repair anything I can’t pay for out of my own pocket.
November 18, 2015

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I'm doing when I take out a loan.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to pay day loans, I have not had to be delinquent on any of the bills I've had.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Having a family costs enough even before the holiday season rolls around in XX/XX/XXXX and XX/XX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

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I can not begin to tell you how great my experience was about my payday loan. As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.
I want you to know what a good experience I had with my payday loan. Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

I rely on my car to go to work every day. Without it, I wouldn’t be able to live my life. When my car needed repairs, I was worried I wasn’t able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I never knew how expensive my phone bill could get until recently. I didn’t budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn’t have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.
My payday lending story is not only good but I hope it will help other people who need this support. Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I cannot afford the supplies, I have gotten a payday loan and have found them very helpful.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I want to tell you my story as to why a payday loan was important to me. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That's when payday loans are helpful and I am glad they're available.

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something for my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.
Grateful to have had the choice available to me on a payday loan. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I worry about government interfering in our lives by telling us what to do with our financial resources. I can't always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

I don't always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

Of the many stories you get please read mine because it is important to me. Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I'm glad I found out that payday loans were available.

There are many reasons why I support payday lending but I want to tell you why it helped me. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.
Sharing my story is important because others may need the same credit option of a payday loan like I did. The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

There are many reasons why I support payday lending but I want to tell you why it helped me. Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
I used a payday loan and it really helped me. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

The supplies my children need for school this year were more than I could afford so I decided to take out a payday loan. This was a great decision and now they can enjoy school with the same supplies as their classmates.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do nt know how I would live without it.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my
November 17, 2015

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
A payday loan is not a bad thing and I hope to share my story with you. Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

XXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

With school supplies being so expensive, I was worried that I would not be able to afford them with the heap of other bills coming in. Taking out a payday loan allowed me to give my kids all the supplies they needed to get back to school.

When things break at home, it's never expected, and they almost always have to be fixed immediately. I've relied on payday loans to guide me through those times, when I need to pay for something that I did not have the money for.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

XXX of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Please do not believe that all payday loans are bad, because I had a very good experience. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

I support the use of payday loans because I had a positive experience. Whether it's a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That's why I've gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.
There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. The holiday season is a time all of us should be thinking about what more we can do for XXXX another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I am glad they never tried to take advantage of me.
My story is not unique but it is important to me and I wanted to share it. Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are XXXX of many options and sometimes this is the best XXXX.

There are some months that I m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

The staff took the time to explain everything to me and to make sure I was nt hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I m glad I did. These loans gave me the flexibility I needed and did nt add any drama to an already stressful situation.

XXXX care costs continue to grow and doctors visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do nt know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do nt expect.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.
There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

I do nt understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

There are a lot of options out there for people that want to get a loan. That s what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do nt have to answer too many questions and I leave with the money I greatly needed.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was nt going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I ca nt afford, I use payday loans. That way, I do nt have to worry about those high interest rates or late fees from the credit card companies.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

A payday loan is not a bad thing and I hope to share my story with you. Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

When I need a cash advance, I do nt go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It s confusing and a hassle. Plus most of them do nt loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.
I know that a payday loan saved me and wanted to tell you about it. I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

Last month I had some unexpected bills piling up; I didn't know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck cannot quite cover everything I have to pay for.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I'm so glad there is one right by my house to make it even easier for me.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could...
I hope you will take time to read my positive story about my payday loan. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I am glad that pay day lending was an option for me.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That’s when payday loans are helpful and I am glad they are available.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. I worry about government interfering in our lives by telling us what to do with our financial resources. I cannot always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any issues.

School supplies have gotten so much more expensive than when I was a kid. I'm so glad I was able to take out a payday loan in order to afford the important supplies for my kids.

When my child's birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.
Please take time to read my positive story about my payday loan experience. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

I want to share my situation as to why a payday loan was a good experience for me. In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Sharing my story with you is critical because I do not want you all to decide that pay day lending should be taken away. I used XXXX and it was very helpful to me. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services I needed.

The pay day loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.
I want you to know what a good experience I had with my payday loan. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

Why is the government interfering with something that has helped Americans so much? Without payday loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I cannot imagine how much harder this year would’ve been without the possibility of getting a payday loan!

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

A payday loan helped me when I did not want to turn to others for help. I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck can’t quite cover everything I have to pay for.
I was thankful for my payday loan experience and I wanted to share it with you. Back-to-school shopping is always tough on my family, and last year we decided to take out a pay day loan. I’m so glad we did; it was so easy and helped us so much! I hope next year we won’t need a loan, but it’s nice to know that getting XXXX is possible.

Sometimes I don’t have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I am glad that I turned to a pay day loan when nothing else was available. I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a pay day loan rather than being delinquent. After all, if you don’t pay your water bill they shut it off.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

I had to get a lot of work done on my car recently and didn’t know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I’m glad they were available to me.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I was in a bind to buy my child their back to school supplies for the year and the payday loan helped me out. I was able to get the things my child needed to go back to school prepared.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Recent family expenses left me short of what my paycheck could handle. It’s been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I can’t imagine this past year without the possibility of getting a payday loan.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

My payday lending story is not only good but I hope it will help other people who need this support. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I’m happy I used this type of loan.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
Please know that a payday loan helped me and I hope this credit option is still available in the future. I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

Last month I had some unexpected bills piling up; I didn’t know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

When my wallet was spread thin over the holidays, I didn’t know what I would do to put presents under the tree and have a nice Christmas. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and don’t think the opportunity should be taken away from me in the future.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I’m glad that I am able to get a payday loan when I need it, like when I have bills or taxes that are higher than I expected. Payday loans help me deal with the bumps in the road of life and stay away from the trouble of not paying.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.

I’m happy that I got a payday loan and needed to tell you how it helped me. Payday loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.
November 17, 2015

I am happy that I got a payday loan and wanted to tell you why it helped me out. I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Being able to get a loan for a few XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Whether it's a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That's why I've gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

I do not have a perfect credit score, so the bank won't give me a loan for a few XXXX dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I've tried to use a traditional bank, I was turned away.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.
I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

My children’s school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Recent family expenses left me short of what my paycheck could handle. It’s been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I cannot imagine this past year without the possibility of getting a payday loan.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Please do not believe that all payday loans are bad, because I had a very good experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
You must be aware that there are good stories about payday lending and I am one. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it is wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Very excited to share my story about my payday loan experience. The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I support the use of a payday loan because I had a positive experience. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

My kid's birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.
I wanted to tell you why payday lending is so important for me and my family. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I am so happy that I turned to a payday loan when nothing else was available to me. Taking out a payday loan gave me the financial flexibility I needed to purchase my child’s school supplies. Without the loan my child would have missed out on important opportunities in their education.

There are many reasons why I support payday lending but I want to tell you why it helped me. The financial marketplace is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill. When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

The payday loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.
A payday loan has made a positive impact in my life so please read my story. Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were nt quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

When I first decided to get a pay day loan, I did nt know what to expect. After sitting down and talking to someone, I really understood the product and did nt face any unexpected fees.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.
I can not say enough about the importance of my payday loan. I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

I never knew how expensive my phone bill could get until recently. I didn’t budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

At a difficult time a pay day loan helped me solve a problem. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.
November 17, 2015

Please take time to read my positive story about my payday loan experience. When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

I’ve always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I’m so glad I pulled out a payday loan and saved my credit score.

Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

In this economy it is already hard enough to get good credit. A payday loan has helped me stay in the black XXXX times and avoid costs from other fees from institutions that have powerful resources in Washington. So I think we need to keep these options open and keep government from standing in our way.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

The payday loan has bailed me out a number of times with getting my rent paid on time because they only take cash since I’m just renting a room from a friend.
Please know that a payday loan was important to me. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I'm glad this option was available to me.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can't pay on my credit card.

I know that a payday loan saved me and wanted to tell you about it. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks cannot take care of. I have a positive story to share with you. The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.
I urge you to keep an open mind on payday because I have a good story to tell. My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.
I share my story about pay day loans because it is important to keep this financial option available to everyone. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

I hate taxes but I have to pay them. If I do nt, I could be in a lot of trouble! So payday loans have helped me in the past when I did nt save enough money to cover all my taxes. I m thankful that this was an option.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

The worst part about water and power bills is that if you do nt pay them, they get cut off, and you need both those things. When I really ca nt pay those bills on time, I turn to pay day loans to help me.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!
I turned to a payday loan for assistance and I am glad that I did. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Why is the government interfering with something that has helped Americans so much? Without payday loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

You must be aware that there are good stories about payday lending and I am one of those stories. Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

If it ain't broke, don't fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.
Cash advance loans are not bad because I had a very good experience with mine. My family has used payday loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

I am happy that I got a payday loan and wanted to tell you why it helped me out. It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

There are some months that I am short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

At a troubling time a payday loan came in handy. When I realized I would not be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.
The positive impact that a payday loan has made is important which is why I want to tell you my story. Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can't tell you how grateful I am for that, and even if they didn't realize it at the time, I know my family is, too.

My children need many school supplies to help them with their homework. I wasn't going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

I paid some bills with my payday loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Whether it’s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn’t do it.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

There have been a few times in the last couple of years where I wasn’t able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

Getting around town was almost impossible when I couldn’t drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

Money issues happen and I was glad I went to a payday lending store. The government needs to stay out of my wallet! I can make my own decisions and I don’t need people telling me what to do with my money. I don’t limit who you can borrow from, so why should you be able to limit my choices?

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I don’t know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

I have a good story to tell about the payday loan I got. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.
I got a payday loan and wanted to tell you my story. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I can't imagine how much harder this year would've been without the possibility of getting a pay day loan!

My kids need all the help they can get to keep them focused, but I couldn't afford the necessary school supplies to help them do their work. That's why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

Banks don't loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

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It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. I've got a lot a few mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that payday lending could help us make sure I got better.
I have a positive experience to share about my payday loan. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

I am one of the many people that have enjoyed my experience with a payday loan. My car broke down and I did not have any other choice but to pull out a short term loan. I am glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

Kids are expensive, and if one of them gets sick or hurt, they are even more expensive. My family has used payday loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With payday loans, we can focus our worries on broken bones, not a broken budget.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

The fall and winter are full of holidays from XXXX to XXXX to XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

I have a good story to tell you about the payday loan I was able to obtain. I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

My story about my payday loan is important and it can help others in need. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.
November 16, 2015

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. When I did not have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

November 16, 2015

I support payday loans because I had a good experience. Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

November 16, 2015

Please support payday lending because a payday loan helped me. Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.
I wanted to share my story about the use of a payday loan. Whenever I need work done on my home I know it will end up costing me. When I’m not able to afford the bill, I turn to my local payday loan store to help me out. It’s great knowing they are there for me when I need it.

I’m glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

Every XXXX, the holiday season is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Sometimes I don't have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I couldn't imagine my life without these loans.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.
XXXX payday loan helped change a terrible situation into a good one. After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help. Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can't handle the extra bill, like during tax season, and I have turned to payday loans to help me.

I hope you know that I have a great story about my loan from a payday lender. Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most. With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan. We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.
I tell you my story because I know it is important to keep payday loans available to consumers. Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we don't have to worry as much about the payments and can focus on staying healthy.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

When my wallet was spread thin over the holidays, I didn't know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

It is hard to believe that we work so hard and still have problems making enough to cover taxes. But that has happened to me before and a loan really helped me keep a good balance and avoid paying more dollars that I didn't have.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I don't have to pay additional costs. It was an absolute life saver.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I didn't have enough money to pay for everything, I was able to get a payday loan to cover what I couldn't afford.

When I heard how much my insurance was going to cost, I didn't think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I'm glad I was able to get it, and I don't think we should change the way these loans work.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in
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My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in
Taking out a payday loan was important to me so I wanted to tell you my story. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

The payday company I took my loan from has helped me tremendously. When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. I m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I m sure I will use this type of loan again.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was nt prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Last month I had some unexpected bills piling up ; I did nt know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.
I share my story about payday lending because it is important to keep this credit option open. After speaking with the helpful and friendly staff, I feel as though I completely understand this product. It’s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Keeping our house nice and neat is extremely difficult when you have a family. I’ve taken out payday loans to make sure our house is a safe place for them to grow up in.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

My car broke down and I did not have any other choice but to pull out a short-term loan. I’m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.
Very excited to share my story about my payday loan experience. I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

Making ends meet is hard enough without a surprise home repair. I took out a payday loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

The cash I got from a payday loan helped me solve a need and made an important difference in my life. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.
I know that a payday loan saved me and wanted to tell you about it. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

During the summer months my daycare bills double with my children's activities. My payday loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the healthcare services my family needed.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

A lot of people look forward to the holidays, but in the past, I have not been XXXX. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
When I needed help a payday loan was there. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

The pay day loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

Where would I be without pay day loans? My house probably would have fallen into total disrepair by now. I use the loans to pay for things I did not think would ever break. It is hard to pay for repairs even when you know certain things are getting old and you are saving up to replace them.

I have a good story to tell about the payday loan I got. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. How come a few people in XXXX, D.C. can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I am sure I will continue to use them in the future.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

You need to know that a pay day loan helped me out tremendously. Kids are expensive, and if XXXX of them gets sick or hurt, they are even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from XXXX. With pay day loans, we can focus our worries on XXXX, not a broken budget.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and will not get hit with fees by accidentally going over my limit.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.
A payday loan was so important to me that I wanted to share my experience with you. I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it's a quick and cheap alternative when you need money fast.

Every XXXX, the holiday season is in full swing, and it's not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.
November 16, 2015

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It is confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
I support payday lending because it has made a real difference in my life. When the calendar hits XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

I have had a good experience with my loan from the payday loan company. Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that’s always worked well for me.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Traditional banks do not seem to care about short term loans, especially when I need XXXX for a few XXXX dollars. I was able to get a quick payday loan instead and got the cash I needed.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.
I want to tell you why a payday loan is so important to me. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I walked away very impressed with the staff's knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

When I'm in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

Coming in has always been a great experience because every single person has always had an attitude that makes me leave with a smile every single time. When I come in knowing that every person have a positive attitude which makes me ALWAYS have a smile on my face. Again that's every single person has helped me and made me feel comfortable and they each deserves their recognition.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.
I need you to know how important my payday loan was to me. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I am very happy that I was able to use the services of a payday loan. Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I am so glad this option was available to me.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.
November 16, 2015

A payday loan has been a good thing for me so I wanted to share my experience. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

The staff is so wonderful. They’ve gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

More often than not, I am living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I am getting into.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That’s not something I would ever want to fall behind on.
I wish you would keep pay day lending available because one of the companies has really helped me out. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I’m so glad that I am protected again.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

I am so happy that I turned to a payday loan when nothing else was available to me. After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

You must be aware that there are good stories about payday lending and I am one of those stories. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.
The payday company I took my loan from has helped me tremendously. Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some daycare expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Banks, credit unions and churches can not fill the void that payday stores provide. That is why I used a payday loan and why it is important to share my story with you. Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.
I tell you my story because I know it is important to keep payday loans available to consumers. My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

I have a good story to tell about the payday loan I got. In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

Where would I be without pay day loans? My house probably would've fallen into total disrepair by now. I use the loans to pay for things I did not think would ever break. It's hard to pay for repairs even when you know certain things are getting old and you're saving up to replace them.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. Obviously groceries are a monthly necessity, but sometimes it is tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I am glad I have that option when my paycheck cannot quite cover everything I have to pay for.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I have never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

When I need cash, I need it right away. I cannot always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

It seems like these days you always have to read the fine print. I am so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.
I am one of the many people that have enjoyed my experience with a payday loan. To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life-saver.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I'm doing when I take out a loan.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

I can not begin to tell you how great my experience was about my payday loan. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

As my kids have gotten older, I've found that it is important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kids gifts. The payday loan helped me so my child could open a present on XXXX.

I hope you will share my story and know that a payday loan really helped me. School supplies have gotten so much more expensive than when I was a kid. I'm so glad I was able to take out a payday loan in order to afford the important supplies for my kids.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I'm glad I was able to get it, and I do not think we should change the way these loans work.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.
At a difficult time a payday loan helped me out. The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to payday loans to help me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I’ve always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I’m so glad I pulled out a payday loan and saved my credit score.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.
I am very happy that I was able to use the services of a payday loan. While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I support payday lending because it has made a real difference in my life. There are such few options out there that are as easy to use as a pay day loan. These loans are just a few $XXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

There are some months that I am short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I am the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Banks, credit unions and churches can not fill the void that payday stores provide. That is why I used a payday loan and why it is important to share my story with you. More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.
What a huge help it was to have a pay day loan available to me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I do nt feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

My story is not unique but it is important to me and I wanted to share it. I ca nt always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

Please do not limit the use of payday loans because I really needed one. Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.
Taking out a payday loan was important to me so I wanted to tell you my story. I knew I had a lot of car problems but when the mechanic gave me an estimate, I couldn’t believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does not remove a lending option that always worked well for me.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do nt expect.

Getting around town was almost impossible when I could nt drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was nt going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

Sharing my story about payday lending is important. Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I ve used the loans properly and sensibly and do nt think the opportunity should be taken away from me in the future.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. I m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

A payday loan made a positive impact in my life. I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a pay day loan in order to afford insurance. I m so glad I got insurance because it put me at ease knowing my things were safe.
What a huge help it was to have a payday loan available to me. The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

During the summer months my daycare bills double with my children’s activities. My payday loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let’s try to keep government out of this and do what is right for all families who use this product.
November 16, 2015

Sharing my story with you because a payday loan has helped me. You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I walked away very impressed with the staff’s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.
I am grateful for the payday loan I used. After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

We ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I m glad this was available to me.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

I m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I m sure I will use this type of loan again.

I needed some repairs done to my house but I could nt afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I m glad this option was available to me.

The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do nt understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I do nt feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.
My story about my payday loan is important and it can help others in need. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use pay day lending.

I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. I needed money and did not know where to turn. I get social security on the second Wednesday of the month, however my rent is due XXXX, it’s cheaper to get a payday loan than to pay a late fee.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.
Please do not believe that all short term lending is bad, because I had a very good experience. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

Taking out a payday loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Please know that I only share my story because I think it is very important to keep payday stores open. I have used these loans before and they have been good for me. I’ve used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

I wanted to let you know that a payday loan was important to me. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. My bills do nt wait for me so I ca nt wait to get the money. Pay day loans make that possible so that I do nt have to pay those pesky late fees. This was the cheapest option for me.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

I wish power bills did nt exist, but unfortunately they do, and if you do nt pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

What a huge help it was to have a pay day loan available to me. My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

When I heard how much my insurance was going to cost, I did nt think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I m glad I was able to get it, and I do nt think we should change the way these loans work.

Honestly, I do nt know what I d do if I could nt take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you re hurting by taking away this lending route.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

When you re XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

I recently used a short-term loan for a very necessary family expense : groceries. With food prices skyrocketing over the last few years, it s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have nt been able to handle the bills that come with expenses around that time of year. I really was nt sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Before I walked into the store, I did nt know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I am so glad to have had access to a pay day loan. It was a cheaper and much less stressful alternative for my family.

My child needed new school supplies for their first day but I was nt going to be able to afford it. I took out a payday loan and got the money I needed to purchase all the supplies just in time for the first day of classes.

No matter how well-insured you are, sometimes insurance does nt pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

Pay day loans are so helpful when I do nt know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I ll probably use a pay day loan again!

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I m so glad there is one right by my house to make it even easier for me.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

I hate how much my utilities vary from month to month, and sometimes I feel like I ca nt do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over -- even for basic necessities like groceries. It is
A payday loan has made a positive impact on my life and I wanted to share my story. My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. XXXX of people just like me would not be able to pay their bills on time.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Most times when something needs fixing in my house I look toward payday loans. I never know when I'm going to need the extra cash for repairs, so it's hard to save up for those things.

When I need cash, I need it right away. I cannot always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

I support payday lending because it has made a real difference in my life. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

There so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.
A pay day loan helped me and I hope you read my experience. Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

I hope you will not take payday loans away because I have a good story to tell. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

Taking out a payday loan was very positive and I think it is important to share my story with you. I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.
****** payday loan helped change a terrible situation into a good one. I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can't pay on my credit card.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I didn't face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to payday loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

It's hard enough to get good credit in today's economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

When in a bind I turned to a payday loan and it helped me. I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Please do not believe that all payday loans are bad, because I had a very good experience. In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.
November 16, 2015  
I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

November 16, 2015  
I'm happy that I got a payday loan and needed to tell you how it helped me. Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

If it ain't broke, don't fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

November 16, 2015  
How great for me that a pay day lending store was around the corner when I needed it. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I didn't have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

During the summer months my daycare bills double with my children's activities. My pay day loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I'm sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

As important as seeing a doctor regularly is, sometimes it's not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.
I hope you will read my story and understand how a pay day loan really helped me. Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I’m so glad this option was available to me.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

I don’t always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government doesn’t rip this away from me.
I can not begin to tell you how great my experience was about my payday loan. Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can not handle the extra bill, like during tax season, and I have turned to payday loans to help me.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I can not pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

Pay day loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

Pay day loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can not always afford the repairs, and when that happens I take out a pay day loan. Since you never know when you're going to need to fix something, it's hard to have the money to pay for it saved away.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I’m not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

I need you to know how important my payday loan was to me. I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.
I support the use of payday loans because I had a positive experience. Payday loans are a great resource for many people. The government takes enough of my money as it is; they don’t need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school.
I can not say enough about the importance of my payday loan. My kids need all the help they can get to keep them focused, but I could not afford the necessary school supplies to help them do their work. That's why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

Car repairs are rarely expected and usually expensive. For those times that I can't pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I've started taking out payday loans when necessary to get the job done with keeping my home in great shape.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used payday loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.
I want to tell you why a payday loan is so important to me. Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

I needed to get my car fixed but didn’t have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

After I pay my typical monthly bills and expenses, sometimes there is not much left over — even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I am so glad they were there to help.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

Sharing my story about payday lending is important. My children were really nervous for the first day of school and worried they were not prepared. I decided to take out a payday loan so that I could afford to prepare them with all the school supplies they would need for their first day.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

When it comes to home repairs, I am really lost. I get payday loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I’ve been able to stay on top of repairs and other home-related expenses.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I am glad they were available to me.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I wanted to let you know that a payday loan was important to me. I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I worry about government interfering in our lives by telling us what to do with our financial resources. I cannot always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me XXXX times and so I hope you will not take that ability or right away from me.
November 14, 2015

My story about my payday loan is important and positive. I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Pay day loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would ve had to neglect if I did nt have the option of the loan.
I hope you know that I have a great story about my loan from a payday lender. When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

When the banks can’t help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

Getting a payday loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would’ve been impossible to keep them safe without these home repairs.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

The payday company I took my loan from has helped me tremendously. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
At a time when I needed help I turned to a payday loan. Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into pay day loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.
I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I have benefited from a pay day loan and wanted to share my experience with you. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

You need to know that a pay day loan helped me out tremendously. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

I am happy that I had the choice of a payday loan to use. I went to get a payday loan and got the money I needed without having to risk losing my things.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.
A payday loan has made a positive impact on my life and I wanted to share my story. Most times when something needs fixing in my house I look toward pay day loans. I never know when I m going to need the extra cash for repairs, so it s hard to save up for those things.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

When you re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Anyone knows that a lot of times it s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it s better than getting into a situation with a credit card company.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.
I hope you will share my story and know that a payday loan really helped me. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I am grateful for the payday loan I used. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Every year I dread going back to school shopping with my children. I want to get them what they need for class and sometimes I cannot do that without a little help from a payday loan.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

Whenever XXXX fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.

I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.
I hope you will take time to read my positive story about my payday loan. Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

Please understand that a payday loan is very important to me. I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.
I share my story about payday lending because it is important to keep this credit option open. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It is confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

I really enjoyed working with my local payday lending store and I think my story is important. Payday loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I cannot pay for them on my own I get a payday loan. Without payday lending, my house would be in much worse shape.

When I needed a small loan I did not have many options and I did not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so I do not limit this option.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
Money issues happen and I was glad that I turned to payday to assist me. XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

It seems like these days you always have to read the fine print. I’m so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I was thankful for my payday loan experience and I wanted to share it with you. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great — I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
November 14, 2015

I support payday lending because it has made a real difference in my life. Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

November 14, 2015

Payday lending is a good thing and I wanted to tell you why I believe it is. Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

Pay day loans are great. The government takes enough of my money and they do not need to take away my ability to take out a low dollar loan. These loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.
I wanted to let you know that a payday loan was important to me. After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

When I needed some help I used a payday loan and it helped me so much. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Grateful to have had the choice available to me on a payday loan. ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.
At a time when I needed help I turned to a payday loan. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

My story is not unique but it is important to me and I wanted to share it. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I was thankful for my payday loan experience and I wanted to share it with you. I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option sometimes.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
I have had such a great experience with my payday loan company that I wanted to tell you about it. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would've been impossible without the loan.

When my wallet was spread thin over the holidays, I didn't know what I would do to put presents XXXX and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don't have the money to do this, I use a payday loan.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I don't have to pay additional costs. It was an absolute life saver.

I've taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a loan, but that's what being responsible is all about. I'm glad that these loans are available for people like me.

Some loans can be tricky, especially when you don't know who to trust. When I went to get a payday loan, the staff could not have been more helpful to me. I left the store feeling like all my questions had been answered.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

The interest rate of credit card companies is always changing. With it being so unpredictable, you can't really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It's a lot easier for me.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

When I got in trouble a payday loan helped me. Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.
I want you to know what a good experience I had with my payday loan. I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I don't need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Taking out a short-term loan during the holiday season was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I found my payday loan experience a positive one and wanted to share it with you. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?
November 14, 2015

I urge you to keep an open mind on payday because I have a good story to tell. My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

I can’t believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can’t tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

I used a loan to help pay for my insurance. I am so glad that I am able to have the peace of mind and it’s all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

My bills do not wait for me so I cannot wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

If it is not broke, please do not fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It is confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.
I can not say enough about the importance of my payday loan. Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

I do nt feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

Please do nt believe that all payday loans are bad, because I had a very good experience. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I do nt have a perfect credit score, so the bank wo nt give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I ve tried to use a traditional bank, I was turned away.

Money issues happen and I was glad I went to a pay day lending store. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

When I want to borrow money, I do nt feel it s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.
November 14, 2015

When I had some financial issues I used a payday loan and am grateful the choice was there. Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a payday loan in order to afford insurance. I’m so glad I got insurance because it put me at ease knowing my things were safe.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Nobody likes paying taxes even though it is mandatory and we all work so hard. But I have had to use the money from a loan to pay some tax payments to the government. It was not a difficult decision because it would have cost me more to have had late penalties assessed to me.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I’m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
You must be aware that there are good stories about payday lending and I am one. Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That’s what these loans are for -- people with no other option and payments they have to make.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Getting my kids ready to go back to school can be expensive. By using a pay day loan, I was able to get the school materials my kids needed without having to cut out any of the important items on their school list.

If it is not broke, please do not fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

When the calendar hits XX/XX/XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

The staff at my local payday store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.
I am grateful for the payday loan I used. My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we do not have the cash. It is almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a payday loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

During fall and winter, the holidays really stack up on the calendar -- whether it is XXXX or the XXXX season. And if I am being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.
I am very happy that I was able to use the services of a payday loan. My child is starting school and thanks to the payday loan they won't have to do so unprepared. I was going to have to cut out some of the essential supplies on our shopping list because I could not afford it, but now we do not have to make that sacrifice.

I love my house but it has been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I've started getting payday loans to repair anything I cannot pay for out of my own pocket.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My payday loan has helped me get through these times and provide quality care while my children are sick.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Why does the government all of a sudden want to get rid of payday lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

My story is not unique but it is important to me and I wanted to share it. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I do not have a perfect credit score, so the bank would not give me a loan for a few hundred dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I’ve tried to use a traditional bank, I was turned away.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

When no one else could help a payday loan was there and so I wanted to tell you my story. I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a payday loan. Moving is expensive so until I can afford that, I know I can count on payday loans.

Getting my kids ready to go back to school can be expensive. By using a payday loan, I was able to get the school materials my kids needed without having to cut out any of the important items on their school list.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.
At a challenging time, a short term loan helped me fix a situation that was important to me. Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

Getting around town was almost impossible when I could nt drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

I expected to get money back on my tax returns this year but instead owed the government. I did nt budget for that and needed to take out a loan to pay. This was a great option for me.

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

The pay day loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.
I need you to understand what a difference a payday loan has made in my life. As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My payday loan has helped me get through these times and provide quality care while my children are sick.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Without a payday loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The payday loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

I am happy that I got a payday loan and wanted to tell you why it helped me out. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fall back on my bill.

Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have payday loans as a backup.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I want to tell you why payday lending is important. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Telling my story is important because a payday loan really helped me when I needed it. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

When I needed some help I used a payday loan and it helped me so much. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.
I am happy that I had the choice of a payday loan to use. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

A payday loan is not a bad thing and I hope to share my story with you. I have used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I am glad I decided to take out a payday loan in order to afford them.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I have always had a good experience with getting the loan and paying it back by the next paycheck.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

My story about my payday loan is important and positive. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I hope you will listen to my story as to why a payday loan helped me. There are a lot of options out there for people that want to get a loan. That is what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I support the use of payday loans because I had a positive experience. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available.
Please know that a payday loan helped me and I hope this credit option is still available in the future. I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Honestly, I do not know what I do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

I share my story about pay day loans because it is important to keep this financial option available to everyone. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

My kids need all the help they can get to keep them focused, but I could not afford the necessary school supplies to help them do their work. That is why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

What a huge help it was to have a pay day loan available to me. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Sharing my story is important because others may need the same credit option of a payday loan like I did. Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.
A payday loan has helped me on more than one occasion and I want to share my story with you. Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

I found my payday loan experience a positive one and wanted to share it with you. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Please do not limit the use of payday loans because I really needed one. Most times when something needs fixing in my house I look toward pay day loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.

I share this story with you because I think payday lending is important. My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Sharing my story with you is critical because I do not want you all to decide that pay day lending should be taken away. I used one and it was very helpful to me. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it over a couple paychecks. The loan made the cost much less burdensome all at once.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

The payday company I took my loan from has helped me tremendously. I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I am glad that I am able to get a payday loan when I need it, like when I have bills or taxes that are higher than I expected. Payday loans help me deal with the bumps in the road of life and stay away from the trouble of not paying.

I do not always use a pay day loan but when I do, it is worth it. I like being able to have different options and I hope the government does not rip this away from me.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.
I really enjoyed working with my local payday lending store and I think my story is important. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

You must be aware that there are good stories about payday lending and I am one. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friends and family.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I hope you will listen to my story as to why a pay day loan helped me. My children’s school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kids gifts. The payday loan helped me so my child could open a present on XXXX.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Banks do not loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.
I want to share my situation as to why a payday loan was a good experience for me. Why does the government all of a sudden want to eliminate pay day loans? I’ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a pay day loan comes in handy around the house.
November 14, 2015

Please understand that a payday loan is very important to me. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them. While payday loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

When I had some financial issues I used a payday loan and am grateful the choice was there. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I am glad they never tried to take advantage of me.

Power bills are awful. I have never met anyone who is excited to pay them, and I am the same way. So it is great that when I think I am going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

I am glad that I turned to a payday loan when nothing else was available. Why does the government all of a sudden want to get rid of payday lending? I have used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.
I have had such a great experience with my payday loan company that I wanted to tell you about it. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Money issues happen and I was glad I went to a pay day lending store. When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.
I want to tell you why payday lending is important. Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I am glad this was an option for me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Usually I am really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.
You must be aware that there are good stories about payday lending and I am one. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Being able to get a loan for a few XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

Please know that a payday loan was important to me. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
I share my story about payday lending because it is important to keep this credit option open. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I am glad I have that option when my paycheck can not quite cover everything I have to pay for.

My family has benefited from pay day loans on and off for years, and we've never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.
When I got in trouble a payday loan helped me. When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.

When I needed some help I used a payday loan and it helped me so much. I do nt feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

There have been a few times in the last couple of years where I was nt able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

Pay day loans have helped me multiple times when I could nt make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

Very excited to share my story about my payday loan experience. Although I do nt regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.
I support the use of a payday loan because I had a positive experience. Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Please do not take the payday loan choice away from consumers because one helped me very much. With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.
Please do not believe that all payday loans are bad, because I had a very good experience. I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

Where would I be without payday loans? My house probably would have fallen into total disrepair by now. I use the loans to pay for things I didn’t think would ever break. It’s hard to pay for repairs even when you know certain things are getting old and you’re saving up to replace them.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I wish power bills didn’t exist, but unfortunately they do, and if you don’t pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I had to get a lot of work done on my car recently and didn’t know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have gotten pretty annoying for them.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.
I am happy that I had the choice of a payday loan to use. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I will not hesitate to use them again when I need to.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I have a good story to tell about the payday loan I got. Whether it’s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a payday loan in order to help me with the payments.

It is hard to believe that we work so hard and still have problems making enough to cover taxes. But that has happened to me before and a loan really helped me keep a good balance and avoid paying more dollars that I did not have.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
What a huge help it was to have a pay day loan available to me. When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It is not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I'm so glad I did because it put me at ease knowing I was protected.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

Home repair supplies are expensive, and I can't always afford them. I have taken out a few pay day loans to pay for what I need to fix things around my house, and I'm lucky that they're a possibility for me.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

My children's school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

I hope you will share my story and know that a payday loan really helped me. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
Payday loans are not bad because I had a very good experience with mine. Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

My story is not unique but it is important to me and I wanted to share it. I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That is not something I would ever want to fall behind on.
I have a positive experience to share about my payday loan. I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.
Sharing my story with you because a payday loan has helped me. From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill, they shut it off.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn’t have to worry.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

I turned to a payday loan for assistance and I am glad that I did. The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I was fortunate to get a payday loan and it really helped me. Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

At a difficult time a payday loan helped me out. I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.
It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Traditional banks do not seem to care about short term loans, especially when I need one for a few XXXX dollars. I was able to get a quick payday loan instead and got the cash I needed.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I cannot tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

I want to share my situation as to why a payday loan was a good experience for me. It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

At a time when I needed help I turned to a payday loan. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

I have a good story to tell you about the payday loan I was able to obtain. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX of Americans like me to get the money they need quickly. I love having this option available to me.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

When I had some financial issues I used a payday loan and am grateful the choice was there. I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.
When I had some financial issues I used a payday loan and am grateful the choice was there. I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

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I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Please take time to read my positive story about my payday loan experience. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

I turned to a payday loan for assistance and I am glad that I did. As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

I support the use of a payday loan because I had a positive experience. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.
The positive impact that a payday loan has made is important which is why I want to tell you my story. A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I am happy that I got a pay day loan and wanted to tell you why it helped me out. Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

What a huge help it was to have a pay day loan available to me. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I am very happy that I was able to use the services of a payday loan. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did nt have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I m glad I have that option when my paycheck ca nt quite cover everything I have to pay for.
A payday loan made a positive impact in my life. When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I’m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. The appointments at my doctor’s office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Some of the big banks will not loan small amounts of money. It is better for me to use a cash advance where I know what I am getting into and can pay it off with my next paycheck quickly.

I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

At a difficult time a payday loan helped me out. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Payday loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I cannot pay for them on my own I get a payday loan. Without payday lending, my house would be in much worse shape.
Please do not take the payday loan choice away from consumers because one helped me very much. Repairs on a house are terrible, especially since I can’t manage most of them myself. Thanks to payday loans, I have the ability to hire someone to do them for me and I don’t have to worry.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I paid some bills with my payday loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.
Please take time to read my positive story about my payday loan experience. More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I can’t afford my bills, but I definitely can’t afford to lose my water. So payday loans are the best solution.

I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Costs from an ATM transaction or a late bank fee can be expensive. I’d rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.
Please support payday lending because a payday loan helped me. I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. What would I have done if it was not for my payday loan covering an important home repair? I really do not want to think about it. This type of loan made everything possible for me.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I urge you to keep an open mind on payday because I have a good story to tell. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

When my checkbook is extra-busy during the holiday season, it is nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.
I obtained a payday loan and I wanted to share my story with you. Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would nt have been able to go to work every day which might have cost me my job.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did nt know how I was going to get by last year. But then I got a short-term loan, and the holidays did nt seem so daunting anymore. It was exactly what I needed.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was nt able to pay the entire bill. I took out a pay day loan to pay what I could nt afford and was able to pay my bill.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

I was fortunate to get a payday loan and it really helped me. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did nt have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

I have to pay for both my rent payment and my insurance. There was a time that I could nt afford everything at once. Without the loan, it would nt have been possible to make everything work and pay it all on time.

I can not imagine where I would be if I had not gotten a payday loan. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

Car repairs are rarely expected and usually expensive. For those times that I ca nt pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could nt imagine how I would pay my mechanic sometimes without them.
When I had some financial issues I used a payday loan and am grateful the choice was there. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

My child needed new school supplies for their first day but I was not going to be able to afford it. I took out a payday loan and got the money I needed to purchase all the supplies just in time for the first day of classes.

I thought I finally had control of my expenses. All of a sudden, XXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising healthcare costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXX or the XXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

I got a payday loan and wanted to tell you my story. From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

When I need cash, I need it right away. I can't always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I'll be sure to consider them next time I need money.
Please understand that a payday loan is very important to me. My kids need all the help they can get to keep them focused, but I could not afford the necessary school supplies to help them do their work. That is why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

I am so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a pay day loan.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That is not something I would ever want to fall behind on.

Holidays and special occasions always seem to take a toll on my wallet -- whether it is XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can not handle the extra bill, like during tax season, and I have turned to payday loans to help me.

During the summer months my daycare bills double with my children's activities. My pay day loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to When there was nowhere to turn a payday loan helped me. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Please do not take the payday loan choice away from consumers because one helped me very much. With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Car repairs are rarely expected and usually expensive. For those times that I can't pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I couldn't imagine how I would pay my mechanic sometimes without them.

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I wanted to let you know that a pay day loan was important to me. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

One payday loan helped change a terrible situation into a good one. Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.
A payday loan has made a positive impact on my life and I wanted to share my story. Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It is a quick and cheap alternative when you need money fast.

Utility bills are an unfortunate part of life. They cannot be avoided. I had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

I want to tell you why a payday loan is so important to me. Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

Whether it is a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That is why I have gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I have never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Last winter was a challenge, and my home maintenance bills were piling up fast. With a payday loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!
November 14, 2015

Please know that a payday loan helped me and I hope this credit option is still available in the future. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

November 14, 2015

I have had a good experience with my loan from the payday loan company. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to pay day loans, I have nt had to be delinquent on any of the bills I ve had.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Taking out a payday loan meant my children did not have to share school supplies. This is a great help to my family, and all of my children’s educations.
At a time when I needed help I turned to a payday loan. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Please take time to read my positive story about my payday loan experience. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

Please take time to read my positive story about my payday loan experience. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.
Not all payday stories are bad, so please take time to read my positive experience. There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

This loan was reasonable for my budget. It allowed me to get the money I needed without added XXXX and was so easy to use.

I was fortunate to get a payday loan and it really helped me. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Money issues happen and I was glad that I turned to payday to assist me. My children were really nervous for the first day of school and worried they were not prepared. I decided to take out a payday loan so that I could afford to prepare them with all the school supplies they would need for their first day.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that pay day lending could help us make sure I got better.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
Sharing my story about payday lending is important. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I have a good story to tell you about the payday loan I was able to obtain. Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.
Taking out a payday loan was important to me so I wanted to tell you my story. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps millions of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Please support pay day lending because it did help me. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Why is the government now also trying to limit the options available for lending? I believe that pay day loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

At a challenging time, a pay loan helped me fix a situation that was important to me. Taking out a short-term loan during the holiday season was one of the best decisions I ve ever made for my family s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

When my car broke down I was worried I would nt be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
I have benefited from a pay day loan and wanted to share my experience with you. Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

A payday loan was so important to me that I wanted to share my experience with you. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Whenever I need work done on my home I know it will end up costing me. When I'm not able to afford the bill, I turn to my local payday loan store to help me out. It's great knowing they are there for me when I need it.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

At a time when I needed help I turned to a payday loan. My car broke down and I did not have any other choice but to pull out a short term loan. I'm so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. If it is nt broke, please do nt fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I was in a bind to buy my child their back to school supplies for the year and the pay day loan helped me out. I was able to get the things my child needed to go back to school prepared.

The interest rate of credit card companies is always changing. With it being so unpredictable, you ca nt really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It s a lot easier for me.

When I did nt have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

After I pay my typical monthly bills and expenses, sometimes there is nt much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Money issues happen and I was glad that I turned to payday to assist me. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Some of the big banks will not loan small amounts of money. It s better for me to use a cash advance where I know what I m getting into and can pay it off with my next paycheck quickly.
November 14, 2015
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do nt trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

November 14, 2015
Please know that a payday loan helped me and I hope this credit option is still available in the future. Family expenses add up -- this is nt news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I ve been able to put food on the table and have been very satisfied with the results so far.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.
November 14, 2015

A payday loan made a positive impact in my life. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

One time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did not get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

Pay day loans are so helpful when I do not know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I will probably use a pay day loan again!

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

Sometimes I do not have enough money to get me through the month. I have used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It is a quick and cheap alternative when you need money fast.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.
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I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.
Banks, credit unions and churches cannot fill the void that payday stores provide. That is why I used a payday loan and why it is important to share my story with you. I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

Sometimes I have spikes in my power bill that I cannot explain. When that happens I get a payday loan and pray that the next month will not be so bad.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.
I support payday lending because it has made a real difference in my life. The government obviously does not understand how hard I work. When I cannot make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

I cannot always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I urge you to keep payday lending available to all Americans. XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
When no one else could help a payday loan was there and so I wanted to tell you my story. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I didn't have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

My insurance does not cover as many expenses as I had hoped it would, and payday loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I am sure I will use this type of loan again.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

When there was nowhere to turn a payday loan helped me. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
I hope you will listen to my story as to why a payday loan helped me. I do not always use a payday loan but when I do, it has been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

I hope you will read my story and understand how a payday loan really helped me. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they are available.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

During the XXXX months my daycare bills double with my children's activities. My payday loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.
I turned to a payday loan for assistance and I am glad that I did. Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I'm glad they were available to me.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I am happy that I got a payday loan and wanted to tell you why it helped me out. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.
Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

My story about my payday loan is important and it can help others in need. My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.
I have benefited from a payday loan and wanted to share my experience with you. Medical bills can definitely add up especially when you weren’t expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

After having a lot of work done to my car, the bill came and I wasn’t able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a payday loan comes in handy around the house.

I want to tell you my story as to why a payday loan was important to me. To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.
November 14, 2015

A payday loan store really helped me and I want you to know why I used this product. Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I have a lot of pride and when I couldn’t pay my bills, I knew I couldn’t turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.
November 14, 2015

Telling my story is important because a payday loan really helped me when I needed it. From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Whenever I need work done on my home I know it will end up costing me. When I m not able to afford the bill, I turn to my local payday loan store to help me out. It s great knowing they are there for me when I need it.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would nt have been able to get to work on time every day and might have lost my job.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

Sometimes my insurance does nt cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I m so glad this is an option for me.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Last year I did nt have the money to buy all of the supplies that my children needed for the first day of school. With a payday loan, however, I did nt have to worry about my kids being unprepared.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay
November 14, 2015

I wanted to let you know that a pay day loan was important to me. Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
A payday loan made a positive impact in my life. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a payday loan in order to afford insurance. I am so glad I got insurance because it put me at ease knowing my things were safe.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I am glad they did not try to use language that would confuse me.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few payday loans, I was able to get all my bills paid on time and make sure that my child recovered well.

My story about my payday loan is important and positive. I paid some bills with my payday loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.
Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. Kids are expensive, and if one of them gets sick or hurt, they're even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a pay day loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I'm glad I found out that payday loans were available.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.

I thought I finally had control of my expenses. All of a sudden, one of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for
Please support pay day lending because it did help me. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn't happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

My family would nt be able to manage all our home repairs without pay day loans once in a while. I ve taken them out for all sorts of things these last few years, and they ve always been a good solution when money is tight.

When there was nowhere to turn a payday loan helped me. I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does nt take them away from the many hardworking Americans that use them responsibly.

I do nt think it is right for someone to take away my options. When I m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do nt know where I would turn.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and do not get hit with fees by accidentally going over my limit.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

I’ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!
At a difficult time a payday loan helped me out. If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few XXXX dollars to get by from time to time and this type of loan option really works for me.

Pay day loans should be used responsibly; they should be used to help people when they need the money. I did not have enough money to pay my taxes and needed to pull out a loan to help me out. I’m glad it was there when I needed it.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Most times when something needs fixing in my house I look toward pay day loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Back-to-school shopping is always tough on my family, and last year we decided to take out a pay day loan. I’m so glad we did; it was so easy and helped us so much! I hope next year we won’t need a loan, but it’s nice to know that getting one is possible.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.
When there was nowhere to turn a payday loan helped me. You should not use a credit card if you do not have the money to pay it off by the due date. That’s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to payday loans to help me.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my payday loan allowed us to get my child the attention needed to start the road to recovery.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by the next payday I will have what I need to pay it back and not lose any property.

Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.
I was thankful for my payday loan experience and I wanted to share it with you. From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

The appointments at my doctor's office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

Sharing my story with you because a payday loan has helped me. When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.
November 14, 2015

I got a payday loan and wanted to tell you my story. It was so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

You should not use a credit card if you do not have the money to pay it off by the due date. That is when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.
When I had some financial issues I used a payday loan and am grateful the choice was there. Thank God for the payday loan. My
daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and
catch up.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating
faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a
little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was
quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on
a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a
cash advance to help me and my immediate family with medical expenses.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know
what I owe back and won’t spend as long in debt to someone else.

I’m sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the
times that I need them.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away
from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the
everyday people who work hard like me.

I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the
service. Everything was explained easily to me and the entire process was hassle-free.

I took out a payday loan – I had a few other options but decided that a payday was my best. I want to tell you my story. I love being able
to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I
go if you take away payday lending?

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans
have made a real positive impact on my situation. When unexpected things come up that cost money, it makes it harder for me to pay
my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them
on time is very important to me.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family
and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.
Sharing my story is important because others may need the same credit option of a payday loan like I did. The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I have taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Sharing my story is important because others may need the same credit option of a payday loan like I did. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.
Money issues happen and I was glad that I turned to payday to assist me. I never knew how expensive my phone bill could get until recently. I didn't budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they don't need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

When things break at home, it's never expected, and they almost always have to be fixed immediately. I've relied on payday loans to guide me through those times, when I need to pay for something that I didn't have the money for.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I didn't have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck can't quite cover everything I have to pay for.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

I know that a payday loan saved me and wanted to tell you about it. Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I've used the loans properly and sensibly and don't think the opportunity should be taken away from me in the future.
Not all payday stories are bad, so please take time to read my positive experience. Last year I did not have the money to buy all of the supplies that my children needed for the first day of school. With a payday loan, however, I did not have to worry about my kids being unprepared.

I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I am getting into.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly – I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I used a payday loan to pay for some of our priority family expenses – groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I support the use of a payday loan because I had a positive experience. ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

I do not always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.
I have a positive experience to share about my payday loan. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.
I am happy that I got a payday loan and wanted to tell you why it helped me out. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but couldn't quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the daycare and a sitter for a few weeks. My budget is tight so I took out a payday loan to get through this emergency.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

What would I have done if it was not for my payday loan covering an important home repair? I really don't want to think about it. This type of loan made everything possible for me.

My children are young and creative and I didn't want to stifle that creativity because I couldn't afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn't have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

I found my payday loan experience a positive one and wanted to share it with you. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Utility bills are an unfortunate part of life. They can not be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do not fall behind and get my power shut off again.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would not hesitate to use them again when I need to.
I found my payday loan experience a positive one and wanted to share it with you. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

I hope you know that I have a great story about my loan from a payday lender. Some of the big banks will not loan small amounts of money. It is better for me to use a cash advance where I know what I am getting into and can pay it off with my next paycheck quickly.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I have always had a good experience with getting the loan and paying it back by the next paycheck.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.
Please know that I only share my story because I think it is very important to keep payday stores open. I have used these loans before and they have been good for me. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn't have to worry.

We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

I wish I didn't have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I couldn't rely on payday loans, I would have to ask my family for money, and I don't want to do that if I can help it.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

I am excited to share my story about my payday loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Last month I had some unexpected bills piling up; I didn't know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I'm so glad this is an option for me.

Some of the big banks will not loan small amounts of money. It's better for me to use a cash advance where I know what I'm getting into and can pay it off with my next paycheck quickly.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
When there was nowhere to turn a payday loan helped me. Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a payday loan to make it all work. I can't tell you how grateful I am for that, and even if they didn't realize it at the time, I know my family is, too.

My story is not unique but it is important to me and I wanted to share it. Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a payday loan and pray that the next month won't be so bad.

Costs from an ATM transaction or a late bank fee can be expensive. I'd rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it's important for people to make the right choice at a particular time. These loans can be a good value.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I didn't think of. They really helped me out and got me the money I needed quick.
November 13, 2015

Please do not believe that all short term lending is bad, because I had a very good experience. Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option some times.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Money issues happen and I was glad that I turned to payday to assist me. Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.
I want you to know what a good experience I had with my payday loan. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

My bills do not wait for me so I cannot wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I am so glad I did because it put me at ease knowing I was protected.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

I know what I am getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I am glad this is an option that is available to me. This loan is not complicated and so easy to understand.

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.
My payday lending story is not only good but I hope it will help other people who need this support. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

At a troubling time a payday loan came in handy. A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Getting around town was almost impossible when I couldn't drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Why does the government all of a sudden want to get rid of pay day lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.
I tell you my story because I know it is important to keep payday loans available to consumers. After a XXXX, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I'm glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That's not something I would ever want to fall behind on.

I was so relieved to take out a pay day loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I cannot always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.
November 13, 2015

I wanted to share my story about the use of a payday loan. You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I cannot pay on my credit card.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

November 13, 2015

At a time when I needed help I turned to a payday loan. I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month will not be so bad.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I am so glad they were there to help.

My family has benefitted from payday loans on and off for years, and we’ve never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.
Please learn from my experience that pay day loans are a good thing and should be available to everyone who needs them. The appointments at my doctor's office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I am glad I did. Everything was very easy and this was a perfect option for me.

Pay day loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would have had to neglect if I did not have the option of the loan.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are XXXX of many options and sometimes this is the best XXXX.
A payday loan has helped me on more than XXXX occasion and I want to share my story with you. Whether it's a family member's birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That's why I've gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I want to share my situation as to why a payday loan was a good experience for me. I am so glad to have had access to a pay day loan. It was a cheaper and much less stressful alternative for my family.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few XXXX dollars to get by from time to time and this type of loan option really works for me.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.
November 13, 2015

I urge you to keep payday lending available to all Americans. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

November 13, 2015

You need to know that a payday loan helped me out tremendously. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years payday loans have offered a great source of financial support for those occasions that I have to pay for the repairs.
I hope you will share my story and know that a payday loan really helped me. I do not like to use credit cards often when I need money so I use payday loans as an alternative. When I need the cash, these loans allow me to borrow what I know I can pay back. This is the perfect option sometimes.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Being able to get a loan for a few XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I wish you would keep payday lending available because XXXX the companies has really helped me out. When my child's birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

I am happy that I had the choice of a payday loan to use. Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I hope you will not take payday loans away because I have a good story to tell. After going in to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.
A payday loan has helped me on more than XXXX occasion and I want to share my story with you. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did nt have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I m glad I have that option when my paycheck ca nt quite cover everything I have to pay for.

As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Getting a pay day loan really could nt have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

Sometimes I feel like I m just part of my bank s bottom line. When my bank ca nt help me out, I turn to pay day loans. I have never been disappointed with the service I ve gotten at these stores and I ve been able to meet my financial obligations.
When I got in trouble a payday loan helped me. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I recently had an incident in my home and I am so glad I had renters insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

After a XXXX, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That's when payday loans are helpful and I'm glad they're available.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just an example. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That's when payday loans are helpful and I'm glad they're available.

Sometimes I have spikes in my power bill that I cannot explain. When that happens I get a payday loan and pray that the next month won't be so bad.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I wish you would keep payday lending available because XXXX the companies has really helped me out. Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and will not get hit with fees by accidentally going over my limit.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
When I needed some help I used a payday loan and it helped me so much. State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

It's hard enough to get good credit in today's economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I didn't have to miss any work days because of my car.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I didn't have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

When I needed some help I used a payday loan and it helped me so much. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

We need less government in our lives. All I want to do is take out a loan and I don't understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Car repairs are rarely expected and usually expensive. For those times that I can't pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I couldn't imagine how I would pay my mechanic sometimes without them.
Please do not believe that all short term lending is bad, because I had a very good experience. As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

The staff at my local pay day store are really great to work with. They take care of me like family and are always honest and upfront with me, unlike the banks who can be difficult to work with sometimes.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I support the use of a payday loan because I had a positive experience. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
I used a payday loan and it really helped me. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We re so thankful that pay day lending could help us make sure I got better.

When I needed repairs on my house, I was nt sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I ll be sure to consider them next time I need money.

Payday loans are not bad because I had a very good experience with mine. Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did nt pay would much worse.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

I have gotten payday loans over time and have nothing but positive things to say. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I ve found this service to be amazingly helpful as I plan out my monthly budgets.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is usually expensive. Thankfully payday loans make the experience a little better knowing I will be able to afford it.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.
November 13, 2015

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. Usually I’m really worried about how I am going to buy the back to school supplies my kids need each year. This year, however, I decided to take out a payday loan, which helped a lot in preparing them for school.

After having a lot of work done to my car, the bill came and I wasn’t able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.
A payday loan made a positive impact in my life. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

My bills do not wait for me so I cannot wait to get the money. Payday loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I'm covered if something bad does happen at home.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.
I want to share my situation as to why a payday loan was a good experience for me. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Pay day loans are a good alternative to asking family for money when things break at home. I ve used them especially for home repairs. You never know when those could fall apart.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I ve found this service to be amazingly helpful as I plan out my monthly budgets.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I got a payday loan and wanted to tell you my story. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I have had a good experience with my loan from the payday store. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

I was new to the pay day loan process and was nervous because I really did nt know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would nt have been able to otherwise. These loans help people like me afford extra bills like this XXXX.
I am happy that I had the choice of a payday loan to use. When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was the best decisions I made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Please do not believe that all payday loans are bad, because I had a very good experience. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

At a troubling time a payday loan came in handy. After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That is something I would ever want to fall behind on.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

Money issues happen and I was glad that I turned to payday to assist me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.
I hope you will not take payday loans away because I have a good story to tell. Once, I was trying to find a way to pay my taxes and I decided to get help from a payday loan. I was able to pay my taxes without being late or incurring a penalty. This was the best decision for me.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

In my experience, a pay day loan worked well to get insurance for the year. I could not afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a pay day loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Wear and tear on my house cannot be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I’ve taken out pay day loans for the extra money quick.
November 13, 2015

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. I was in a bind to buy my child their back to school supplies for the year and the pay day loan helped me out. I was able to get the things my child needed to go back to school prepared.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Getting a pay day loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would’ve been impossible to keep them safe without these home repairs.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Child care is expensive, especially if it’s needed without much warning. If my work schedule gets shuffled or if my child is sick and I can’t be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

At a challenging time, a pay loan helped me fix a situation that was important to me. I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

As a parent, back to school supplies can add up quickly. With a payday loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions won't even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government does not remove a lending option that always worked well for me.
I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to payday loans to help me out. This was great and made sure I did not have to pay any of those dreaded late fees.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

We all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I am glad this was available to me.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I was fortunate to get a payday loan and it really helped me. My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

My budget has been more strained this year than it usually is so I love how accessible payday loans are. When I needed a bunch of work done on my house, I used a payday loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I have had a good experience with my loan from the payday store. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
I wanted to let you know that a pay day loan was important to me. It s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I m in need of some help.

My children s babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

I m so glad I decided to take out a payday loan in order to pay for my children s school supplies this year. I was nt going to be able to afford the supplies the school required, and now they can have those supplies for the first day of school.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.
My story is not unique but it is important to me and I wanted to share it. The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

How come a few people in XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I am sure I will continue to use them in the future.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

How great for me that a payday lending store was around the corner when I needed it. A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I have a positive experience to share about my payday loan. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I am glad I did. These loans gave me the flexibility I needed and did not add any drama to my already stressful situation.

Rather than a traditional loan, I applied for a payday loan and the process could not have been better. Everything was explained to me at the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

After a medical emergency, I had to deal with the bills from the hospital. A payday loan helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I am glad this option was available to me.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.
I turned to a payday loan for assistance and I am glad that I did. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I ve used cash advances from time to time to lend a hand with unanticipated doctor s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Please know that a payday loan helped me and I hope this credit option is still available in the future. I ca nt believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do nt know where else I would have gone to get such a short term loan.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

I used a loan to help pay for my insurance. I m so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would nt have had the money to afford paying for the insurance.

I do nt know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.
There are many reasons why I support payday lending but I want to tell you why it helped me. Payday loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and payday loans can help them stay afloat. Please consider the many benefits of payday loans and keep them accessible as an option for us.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I urge you to keep an open mind on payday because I have a good story to tell. As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.
I was fortunate to get a payday loan and it really helped me. I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

There have been times when I couldn't quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I wanted to tell you that short term lending is not bad because I had a good experience with mine. When my child's birthday was coming up, I didn't have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

My car needed a repair and I couldn't afford it. I was able to get a quick loan to fix my car up so it was running as good as new.
I want to share my situation as to why a payday loan was a good experience for me. When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would've been impossible without the loan.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.
November 13, 2015

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

In the past, I’ve used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

Honestly, I do not know what I would do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

Recent family expenses left me short of what my paycheck could handle. It’s been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I cannot imagine this past year without the possibility of getting a pay day loan.
November 13, 2015

A payday loan helped me when I did not want to turn to others for help. I'm confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

I've used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I don't have to pay additional costs. It was an absolute life-saver.

I never knew how expensive my phone bill could get until recently. I didn't budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

November 13, 2015

Telling my story is important because a payday loan really helped me when I needed it. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

November 13, 2015

My story about my payday loan is important and positive. When I couldn't pay my bills, I didn't want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. I’ve used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

Although I don’t regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

My children are young so having enough important school supplies is crucial to their education. I wasn’t going to be able to buy them what they need this year until I decided to take out a payday loan.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

When my last insurance renewal notice came, I couldn’t afford the bill. I used a payday loan to pay it and make sure I didn’t lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.
Cash advance loans are not bad because I had a very good experience with mine. I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I need you to know how important my payday loan was to me. As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could not imagine where my family and I would be if this option was taken away from us.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a pay day loan. These loans help me with some of those household expenses that no one ever sees coming.
Money issues happen and I was glad I went to a pay day lending store. My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

I am very happy that I was able to use the services of a payday loan. Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

Payday loans are not bad because I had a very good experience with mine. When you are the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Please do not take the payday loan choice away from consumers because one helped me very much. The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

Money issues happen and I was glad that I turned to payday to assist me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

I urge you to keep an open mind on payday because I have a good story to tell. While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it’s always worked out well.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I can’t pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!
I used a pay day loan and I am very glad that I did. The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

I am happy that I got a pay day loan and wanted to tell you why it helped me out. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I want to tell you why payday lending is important. When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

I’ve had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

I’m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

At a challenging time, a short term loan helped me fix a situation that was important to me. Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won’t spend as long in debt to someone else.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
November 13, 2015

Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need XXXX. While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs XXXX that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Getting a pay day loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would have been impossible to keep them safe without these home repairs.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

November 13, 2015

I used a payday loan and it really helped me. My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.
I want to share my situation as to why a payday loan was a good experience for me. I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

Although I don't regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I have gotten payday loans over time and have nothing but positive things to say. When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.
I wanted to let you know that a pay day loan was important to me. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I m so glad to have found this simple credit product.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Wear and tear on my house ca nt be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I ve taken out pay day loans for the extra money quick.

My health insurance keeps changing, and my current plan does nt cover nearly as many expenses as I would like for it to. To offset these costs, I ve taken out a couple of pay day loans to help pay for my bills -- especially ones that are nt exactly expected.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.
Within days of applying for a mortgage, I started receiving calls for debt collection from people at a company called NRA -- they explain the acronym as "National Recovery Agency". They threaten immediate law suit and arrest if a credit card number is not provided on the call to satisfy past due debt to their "client". In my particular case, they claim past due funds on a title loan; however, I've never had a title loan in my life. It was an obvious scam and I called them out on it immediately. The first lady yelled back that I was rude by calling her a scammer and continued to threaten arrest -- I told her I'd wait right here for the police and she hung up. The calls have continued at the rate of 2-3 per day Monday through Friday for 3 weeks now. I filed a complaint with the FTC and also researched the "National Recovery Agency". I found that there is a legitimate business under that name and called and left a message; the call was returned the next day and I let the lady know their name was being used in a scam. She was aware of it and asked that I not only file a complaint with the FTC, but also referred me to this site. I was unable to find a complaint category specific to this issue, so decided to detail it here. I have received a total of 42 calls over 3 weeks to date. These calls come from either XXXX or XXXX and they identify themselves as "XXXX". In my case, they claim I owe a company called "JTC" over {$5000.00}, but they will settle on the spot for {$3000.00} (or I go to jail, blah, blah, blah...). I have answered about a dozen of the calls and they have refused to provide any information about "JTC" (including what the acronym stands for) and always hang up if I mention that I have filed a complaint with the FTC or ask if they can wait a second while I patch in an FBI agent, etc. I am fed up with this scam and a bit concerned that it seems to coincide with a recent mortgage application. If anything can be done, I am willing to press charges, participate in prosecution activities, etc to help shut down and incarcerate these criminals.

I need you to know how important my payday loan was to me. There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

I need you to know how important my payday loan was to me. I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Bills are always higher in the summer, and I've learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have pay day loans as a backup.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

A payday loan was so important to me that I wanted to share my experience with you. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.
I am grateful for the payday loan I used. When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

My payday lending story is not only good but I hope it will help other people who need this support. When my wallet was spread thin over the holidays, I didn’t know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

The interest rates from bank transactions can be costly so I would rather use money from a short-term loan than get charged a fee or late penalty from the bank. I feel like I am treated much better at these stores than at traditional banks.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.
Grateful to have had the choice available to me on a payday loan. Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.

My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

My child is starting school and thanks to the payday loan they won’t have to do so unprepared. I was going to have to cut out some of the essential supplies on our shopping list because I couldn’t afford it, but now we don’t have to make that sacrifice.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I am so glad there is one right by my house to make it even easier for me.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.
I have a good story to tell about the payday loan I got. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I hope you will not take payday loans away because I have a good story to tell. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a pay day loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it is a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

A payday loan helped my family and it was important for me to share my story with you. I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

I tell you my story because I know it is important to keep payday loans available to consumers. Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.
When I got in trouble a payday loan helped me. Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I m glad I did. Everything was very easy and this was a perfect option for me.

I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would nt have been able to make it work sometimes without this lifeline.

I wish power bills did nt exist, but unfortunately they do, and if you do nt pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I am one of the many people that have enjoyed my experience with a payday loan. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.
I hope you will not take payday loans away because I have a good story to tell. Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

I tell you my story because I know it is important to keep payday loans available to consumers. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
I want to tell you why payday lending is important. The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

When things break at home, it’s never expected, and they almost always have to be fixed immediately. I’ve relied on pay day loans to guide me through those times, when I need to pay for something that I didn’t have the money for.

It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I didn’t want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up.
Money issues happen and I was glad that I turned to payday to assist me. Car repairs are rarely expected and usually expensive. For those times that I can’t pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I couldn’t imagine how I would pay my mechanic sometimes without them.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and didn’t have any unexpected fees. I’m so glad this option was available to me.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

My insurance does not cover as many expenses as I had hoped it would, and pay day loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I’m so grateful that they are available to me.

Please take time to read my positive story about my payday loan experience. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I couldn’t imagine my life without these loans.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.
I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Taking out a payday loan was good for me and I think it is important to tell you why. Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

It’s so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

There are many reasons why I support payday lending but I want to tell you why it helped me. When bills start to pile up and you are on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.
You must be aware that there are good stories about payday lending and I am one of those stories. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we didn’t pay would much worse.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.
I wanted to share my story about the use of a payday loan. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky XXXX.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I’ll be sure to consider them next time I need money.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It’s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

I am usually very concerned about how to afford all the back to school supplies my children’s school requires, but this year I was comforted by the use of a payday loan. I used this loan to buy much of the supplies my kid needs to keep up with their classmates.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I’ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few XXXX dollars and banks do not just lend that amount.
I hope you will listen to my story as to why a pay day loan helped me. There are nt a lot of options when I want to get a loan. When I
needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

Once in a while, my family gets a loan to pay our bills so we do nt have to be late. Especially with kids, I ca nt even imagine the
consequences if our power or water got shut off.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for
all of my children and get them the clothes and shoes that they need.

I got the quote back from my insurance company and I could nt believe what they wanted me to pay. I had to get a pay day loan in order
to help me with the payments.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying
when I left and did nt have any issues.

My story is not unique but it is important to me and I wanted to share it. A pay day loan is not only easy to use but it allows you the
freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to
everyone.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need
cash and ca nt wait. That s when payday loans are helpful and I m glad they re available.

When you re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan
helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over
a lot of needs.

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills --
things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me
to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

My children need many school supplies to help them with their homework. I was nt going to be able to afford all of these supplies, so
taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

I do nt know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I
ended up taking out a loan to help with the payments and I was happy with my experience.
November 13, 2015

It does nt seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and wo nt spend as long in debt to someone else.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

November 13, 2015

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. Getting a pay day loan made it so that I repair some parts of my house so my kids would nt get hurt. They are so active and it would ve been impossible to keep them safe without these home repairs.

I used a payday loan to pay for my insurance, which I knew I needed but was nt able to afford in a big payment. I do nt own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

The healthcare XXXX is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.
Taking out a payday loan was very positive and I think it is important to share my story with you. The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I am glad this option was available to me so that I could make the payment on time.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I have a good story to tell about the payday loan I got. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

I support pay day loans because I had a good experience. Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

I have a good story to tell you about the payday loan I was able to obtain. I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I cannot handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

I do not always use a pay day loan but when I do, it is been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Kids are expensive, and if one of them gets sick or hurt, they are even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
When I got in trouble a payday loan helped me. XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

I got a payday loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

Everyday I receive phone calls from these numbers at least XXXX times a day. I don't know who they are from since they do not leave a message. A few of them I know are from payday loan company telling me CONGRATULATIONS, you qualify for a payday loan. They are illegal in PA. These are the numbers that I get calls from everyday. XXXX XXXX XXXX XXXXXXXXI am really getting irritated. Thank you, XXXX XXXX XXXXXXXXI am registered on the do not call list.

A payday loan helped me and I hope you read my experience. I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just could not do it.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
A loan from a pay day store really helped me and I want to keep this option open to everyone. As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I'm so glad to have found this simple credit product.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXXX or the XXXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

I never knew how expensive my phone bill could get until recently. I didn't budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.

No matter how well-insured you are, sometimes insurance does not pay for the curve balls in life. I relied on a cash advance loan to help replace some essentials at home and it has made my situation much better.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I'm glad. The payday company I took my loan from has helped me tremendously. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
Money issues happen and I was glad I went to a payday lending store. XXXX is not always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That’s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seem to rack up. I know that without this loan, we could not have traveled to see family and XXXX would not have been able to give my kids any gifts.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.

I’ve used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

What a huge help it was to have a payday loan available to me. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

My story is not unique but it is important to me and I wanted to share it. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

What a huge help it was to have a payday loan available to me. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX of Americans like me to get the money they need quickly. I love having this option available to me.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

Recent family expenses left me short of what my paycheck could handle. It’s been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I cannot imagine this past year without the possibility of getting a pay day loan.

I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I’m glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to millions of Americans like me.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations
When I had some money trouble I used a payday loan and am happy I did. My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.

While I cannot always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

I am glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.

I thought I finally had control of my expenses. All of a sudden, one of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

I cannot always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Please know that a payday loan was helpful to me and I wanted to tell you why I used one. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.
Please do not believe that all short term lending is bad, because I had a very good experience. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

With health insurance premiums changing, sometimes it's really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.
At a difficult time a payday loan helped me out. I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

As important as seeing a doctor regularly is, sometimes it's not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

It feels like the same government that tries to tax us is also trying to take away our ability to pay those taxes when we do not have the cash. It's almost like I can never win. Payday loans help me make the payments I need and not have to worry. It would be impossible to pay some large expenses like taxes sometimes.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

Every XXXX, the holiday season is in full swing, and it's not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Sometimes my phone bill is just impossible to pay. I wish having a phone was necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.
I have benefitted from a payday loan and wanted to share my experience with you. I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I m so glad I did because it put me at ease knowing I was protected.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

While payday loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do nt have to answer too many questions and I leave with the money I greatly needed.

The appointments at my doctor s office can be pricey but with a payday loan I did nt have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I ve used short-term loans to pay my taxes before, and I m glad that they were around for me. I chose to take out a loan rather than face the IRS or pay a late fee. In the end, this was the cheapest and easiest option for me.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

XXXX is nt always full of cheer like you see in the movies. In fact, it can hit financially strapped families like mine extra hard. That s why my family turned to a payday loan last year in order to offset many of the expenses that the holidays seems to rack up. I know that without this loan, we could nt have traveled to see family and XXXX would nt have been able to give my kids any gifts.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I can not begin to tell you how great my experience was about my payday loan. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

When in a bind I turned to a payday loan and it helped me. I hate how much my utilities vary from month to month, and sometimes I feel like I can not do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

When my checkbook is extra-busy during the holiday season, it's nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I'm so glad this option was available to me.

My bills do not wait for me so I can not wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.
November 13, 2015

I need you to understand what a difference a payday loan has made in my life. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

November 13, 2015

The cash I got from a pay day loan helped me solve a need and made an important difference in my life. I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

November 13, 2015

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

November 13, 2015

You need to know that a pay day loan helped me out tremendously. Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

November 13, 2015

When in a bind I turned to a payday loan and it helped me. Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use pay day lending.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

At a challenging time, a pay loan helped me fix a situation that was important to me. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I can not begin to tell you how great my experience was about my payday loan. I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I m so glad they were there to help.

Pay day loans are a valuable financial option that the government should nt take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.
My story about my payday loan is important and it can help others in need. Why is the government interfering with something that has helped Americans so much? Without pay day loans, many families would struggle more than they already do. Many bills are impossible to pay without a little help, and asking family and friends for support gets embarrassing.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do nt quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is nt something I have time to prepare for otherwise.

What a huge help it was to have a pay day loan available to me. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

It s hard enough to get good credit in today s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

Most of the time I need a little financial support with my vehicle payments.
Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I am not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

I do not know of anyone who likes to pay taxes, but these types of loans have helped me pay them in the past and avoid additional fees to withholding of my finances. It was another way to use this loan.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

I know what I am getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I am glad this is an option that is available to me. This loan is not complicated and so easy to understand.

I used a payday loan and it got me out of a jam. Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I am glad I was able to get it, and I do not think we should change the way these loans work.

When I am in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.
Taking out a payday loan was very positive and I think it is important to share my story with you. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.
I write to ask you not only to learn from my experience with payday loans but to keep these financial options available to all Americans who need it. I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

State and federal taxes are always going up and there was a time I needed some additional help. This loan provided the resources I needed to avoid late penalties that would have caused me more harm.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

Repairs on a house are terrible, especially since I can't manage most of them myself. Thanks to payday loans, I have the ability to hire someone to do them for me and I don't have to worry.

With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

Last year I did not have the money to buy all of the supplies that my children needed for the first day of school. With a payday loan, however, I did not have to worry about my kids being unprepared.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for
You must be aware that there are good stories about payday lending and I am one of those stories. I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I am glad they were available to me.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

A payday loan is not a bad thing and I hope to share my story with you. Wear and tear on my house cannot be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I’ve taken out payday loans for the extra money quick.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Please know that a payday loan was important to me. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Sometimes minor things turn into big repairs. Pay day loans are great in those situations, whether I’m buying parts or hiring someone to make a repair that I cannot manage. These loans have been an huge help.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.
I hope you know that I have a great story about my loan from a payday lender. When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It is not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

I’ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me when insurance would not.

The positive impact that a payday loan has made is important which is why I want to tell you my story. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family, and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

How great for me that a payday lending store was around the corner when I needed it. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?
I am happy that I had the choice of a payday loan to use. Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

What if I had done if it was not for my payday loan covering an important home repair? I really do not want to think about it. This type of loan made everything possible for me.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I paid back right away. It really did help me and my family.

More often than not, I am living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

I hope you will read my story and understand how a payday loan really helped me. School supplies are expensive and I was going to have to sacrifice some in order to pay for other important things. Taking out a payday loan meant I did not have to make this sacrifice and I was able to get everything I needed.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.
Please support payday lending because it did help me. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I know that a payday loan saved me and wanted to tell you about it. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I'm glad they didn't try to use language that would confuse me.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I've always had a good experience with getting the loan and paying it back by the next paycheck.
Please do not limit the use of payday loans because I really needed one. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Whether it’s XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn’t do it.

Banks do not loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

My story is not unique but it is important to me and I wanted to share it. The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.
November 13, 2015

I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

I wish I did not have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.
November 13, 2015

I am very happy that I was able to use the services of a payday loan. The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

When I first decided to get a pay day loan, I did not know what to expect. After sitting down and talking to someone, I really understood the product and did not face any unexpected fees.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

My insurance does not cover as many expenses as I had hoped it would, and pay day loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I am so grateful that they are available to me.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does not take them away from the many hardworking Americans that use them responsibly.

Paying my taxes on time is important to me. I recently was not able to pay everything I owed so I pulled out a short term loan. Now I do not have to worry about making payments or dealing with the pesky IRS.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the
The positive impact that a payday loan has made is important which is why I want to tell you my story. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

I got a loan to help me with a home repair, and am so glad I did. Now that it's all fixed I do not have to worry anymore. Without the loan I would've been forced to ignore all the broken parts.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

My family had a good experience at a tough time because of a payday loan. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.
Sharing my story about payday lending is important. When I need cash, I need it right away. I can’t always wait around for my bank to process a ton of paperwork, and I didn’t know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

The pay day loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I can’t afford my bills, but I definitely can’t afford to lose my water. So pay day loans are the best solution.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Payday loans are not bad because I had a very good experience with mine. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I am very happy that I was able to use the services of a payday loan. I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.
Taking out a payday loan was very positive and I think it is important to share my story with you. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast. It is also very convenient because the application process is easy and only needs to be done once.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option. I appreciate my local payday loan store and the staff that takes care of me.
I wanted to share my story about the use of a payday loan. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

When I realized I would not be able to afford all of the supplies my child needed for their first day of school I feared they would fall behind in class. This is why I decided to take out a payday loan and with it I was able to buy everything my child needed.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Car repairs are rarely expected and usually expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

When it comes to home repairs, I’m really lost. I get payday loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I’ve been able to stay on top of repairs and other home-related expenses.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

I’m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

My story is not unique but it is important to me and I wanted to share it. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.
A payday loan has helped me on more than one occasion and I want to share my story with you. I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can’t tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

When I got in trouble a payday loan helped me. When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

I’ve used pay day loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I really enjoyed working with my local pay day lending store and I think my story is important. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I can’t afford my bills, but I definitely can’t afford to lose my water. So pay day loans are the best solution.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I’m glad I went through with the loan as it was quick and hassle-free.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I'm glad I decided to take out a payday loan in order to afford them.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Kids are expensive, and if one of them gets sick or hurt, they're even more expensive. My family has used payday loans to help us pay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With payday loans, we can focus our worries on broken bones, not a broken budget.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I'm so glad that I used this loan to help my situation.

Whether it's XXXX or XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn't do it.

I don't want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got...
I want to share my situation as to why a payday loan was a good experience for me. I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow from my friends and family’s cars which would have gotten pretty annoying for them.

Most times when something needs fixing in my house I look toward payday loans. I never know when I am going to need the extra cash for repairs, so it’s hard to save up for those things.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

My children are young and creative and I did not want to stifle that creativity because I could not afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

A payday loan helped me when I did not want to turn to others for help. I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could afford my repair bills.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.
I have a positive experience to share about my payday loan. I needed money and did not know where to turn. I thought about going to the pawn shop but did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any issues.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it’s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.
I tell you my story because I know it is important to keep payday loans available to consumers. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I know what I'm getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I'm glad this is an option that is available to me. This loan is not complicated and so easy to understand.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I'm incredibly grateful for it.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

Costs from an ATM transaction or a late bank fee can be expensive. I'd rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Payday loans are a convenient choice to help support me and get the job done.

As a parent, back to school supplies can add up quickly. With a pay day loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

I do not think it is right for someone to take away my options. When I'm in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

My kid's birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

I used a pay day loan and I am very glad that I did. The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to payday loans to help me.

It's hard enough to get good credit in today's economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

The payday loan has bailed me out with getting my mortgage payment paid on time so I do not get any late charges and also keeps my credit in good standing.
When I needed help a payday loan was there. My child needed brand new school supplies this year. Everything ended up being so expensive. I decided to take out a payday loan in order to get everything that my kid needs in time for school to start.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I was so relieved to take out a pay day loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

I m so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a pay day loan.

It s hard enough to get good credit in today s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could nt pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

The times I ve needed money, I ve needed it immediately. I could nt wait around for a bank to process an application, and I did nt know if they would even approve a loan after all that time for a few XXXX dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.
Money issues happen and I was glad that I turned to payday to assist me. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and ca nt wait. That s when payday loans are helpful and I m glad they re available.

My children are young so having enough important school supplies is crucial to their education. I was nt going to be able to buy them what they need this year until I decided to take out a payday loan.

Sometimes I have spikes in my power bill that I ca nt even explain. When that happens I get a pay day loan and pray that the next month wo nt be so bad.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Why is the government now also trying to limit the options available for lending? I believe that pay day loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

Please do not limit the use of payday loans because I really needed one. When my car broke down I was worried I would nt be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

Last month I had some unexpected bills piling up ; I did nt know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.
At a challenging time, a short term loan helped me fix a situation that was important to me. I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Honestly, I do not know what I'd do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

I used a pay day loan and I am very glad that I did. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.
I wanted to tell you why payday lending is so important for me and my family. Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I’m so glad this is an option for me.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can’t handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

You must be aware that there are good stories about payday lending and I am one of those stories. To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.
You must be aware that there are good stories about payday lending and I am one. I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.
November 12, 2015

I have gotten payday loans over time and have nothing but positive things to say. A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long term.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next paycheck when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I do not have a perfect credit score, so the bank won't give me a loan for a few XXXX dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I've tried to use a traditional bank, I was turned away.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

I'm glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. XXXX time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

My car broke down and I did not have any other choice but to pull out a short-term loan. I'm so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.
Please do not believe that all short term lending is bad, because I had a very good experience. Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

When I got in trouble a payday loan helped me. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

I’ve used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

It also helped me out when my daughter needed a vehicle. I was able to get a quick payday loan to help her out and I would not have been able to do that if it was not available to me.
I am so happy that I turned to a payday loan when nothing else was available to me. It is hard to believe that we work so hard and still have problems making enough to cover taxes. But that has happened to me before and a loan really helped me keep a good balance and avoid paying more dollars that I did not have.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short-term loan.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

The interest rate of credit card companies is always changing. With it being so unpredictable, you cannot really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It is a lot easier for me.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That is why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

A payday loan helped me and I hope you read my experience. A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

My car broke down and I did not have any other choice but to pull out a short-term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

Sometimes it is tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

With school supplies being so expensive, I was worried that I would not be able to afford them with the heap of other bills coming in. Taking out a payday loan allowed me to give my kids all the supplies they’ll need to go back to school.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.
Banks, credit unions and churches can not fill the void that payday stores provide. That is why I used a payday loan and why it is important to share my story with you. Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I have a lot of pride and when I couldn’t pay my bills, I knew I couldn’t turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
I urge you to keep payday lending available to all Americans. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

There are times when I need money for bills but don't have it in the bank. I don't want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and won't get hit with fees by accidentally going over my limit.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

When I needed repairs on my house, I was not sure how I was going to pay the bill. Eventually, I took out a pay day loan so that I could pay for everything. Now that I know how they work and how helpful they can be, I'll be sure to consider them next time I need money.

I had to get a lot of work done on my car recently and didn't know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow from my friends and family's cars which would have gotten pretty annoying for them.
I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

A pay day loan store really helped me and I want you to know why I used this product. Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.
November 12, 2015

Please do not believe that all short term lending is bad, because I had a very good experience. Having a family costs enough even before the holiday season rolls around in XX/XXX/XXXX and XX/XXX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXX comes to town. That's why I turned to a cash advance to lighten my wallet. It was amazingly helpful to my family.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I expected to get money back on my tax returns this year but instead owed the government. I did not budget for that and needed to take out a loan in order. This was a great option for me.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I'm happy I used this type of loan.

Payday loans are a fantastic fallback for when I have to make a home repair that is shockingly pricey. I can't always afford the repairs, and when that happens I take out a payday loan. Since you never know when you're going to need to fix something, it's hard to have the money to pay for it saved away.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a payday loan in order to help me with the payments.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without
November 12, 2015

I hope you know that I have a great story about my loan from a payday lender. From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

The pay day loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it's a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

School supplies are expensive and I was going to have to sacrifice some in order to pay for other important things. Taking out a payday loan meant I didn't have to make this sacrifice and I was able to get everything I needed.

Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on pay day loans, I would have to ask my family for money, and I do not want to do that if I can help it.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Keeping our house nice and neat is extremely difficult when you have a family. I've taken out pay day loans to make sure our house is a safe place for them to grow up in.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

The staff is so wonderful. They've gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

I paid some bills with my pay day loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

I got the quote back from my insurance company and I could not believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I
Please know that a payday loan helped me and I hope this credit option is still available in the future. After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

A cash advance is such an easy and affordable product. It's simple to understand and allowed me to save some money as well.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I'm glad they did not try to use language that would confuse me.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

My story about my payday loan is important and positive. The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Sometimes I feel like I'm just part of my bank's bottom line. When my bank can't help me out, I turn to payday loans. I have never been disappointed with the service I've gotten at these stores and I've been able to meet my financial obligations.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can't pay on my credit card.
I wanted to share my story about the use of a payday loan. My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

With health insurance premiums changing, sometimes it is really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

Getting a payday loan XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

It is so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account can not handle the extra bill, like during tax season, and I have turned to payday loans to help me.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for
I tell you my story because I know it is important to keep payday loans available to consumers. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I took out a payday loan to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.
I share my story about pay day loans because it is important to keep this financial option available to everyone. Pay day loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I am not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.

Holidays and special occasions always seem to take a toll on my wallet -- whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I am glad I did. Everything was very easy and this was a perfect option for me.

Pay day loans help many Americans who work hard every day to pay their important bills when they do not have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I don’t fall behind. Those loans have helped immensely when I feel like I don’t have enough to cover bills.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I need you to know how important my payday loan was to me. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I don’t want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I believe that the government will be overstepping its bounds if it takes away payday loans. So many families across the country can and do benefit from payday loans and eliminating that route could devastate family budgets. I hope the government recognizes this for the benefit of families who use payday lending.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.
I share this story with you because I think payday lending is important. Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a pay day loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

Taking out a short-term loan during the holiday season was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.
At a difficult time a payday loan helped me out. Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.
Money issues happen and I was glad that I turned to payday to assist me. As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I used a loan to help pay for my insurance. I'm so glad that I am able to have the peace of mind and it's all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

The payday loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

Honestly, I don't know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

Taking out a payday loan was important to me so I wanted to tell you my story. I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.
I hope you will read my story and understand how a payday loan really helped me. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

My family has benefitted from payday loans on and off for years, and we've never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.

Getting a payday loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I'm so glad this option was available to me.

It's help me to avoid paying any late fees on my car payment. It was the only choice at that time.

I have a positive experience to share about my payday loan. Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I've started taking out payday loans when necessary to get the job done with keeping my home in great shape.

I am happy that I had the choice of a payday loan to use. My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
When there was nowhere to turn a payday loan helped me. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

Thanks to the payday loan my child does not have to miss out on important opportunities to learn. I was going to have to cut some of the important supplies that were needed but now we do not have to sacrifice those.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.
I have had a good experience with my loan from the payday loan company. When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I m so glad there is one right by my house to make it even easier for me.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

There have been a few times in the last couple of years where I was nt able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Pay day loans help many Americans who work hard every day to pay their important bills when they do nt have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

Child care is expensive, especially if it s needed without much warning. If my work schedule gets shuffled or if my child is sick and I ca nt be home, I ve relied on babysitters. Paying for them is a burden, and I ve taken out a loan before to help with that cost.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

Whether it s a family member s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That s why I ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Last year I could nt afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a
When there was nowhere to turn a payday loan helped me. With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

I am so happy that I turned to a payday loan when nothing else was available to me. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

During the summer months my daycare bills double with my children's activities. My pay day loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can not pay those bills on time, I turn to pay day loans to help me.
I took out a payday loan — I had a few other options but decided that a payday was my best. I want to tell you my story. Some of the big banks will not loan small amounts of money. It’s better for me to use a cash advance where I know what I’m getting into and can pay it off with my next paycheck quickly.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I’ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I can’t afford the supplies, I’ve gotten a pay day loan and have found them very helpful.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I was new to the pay day loan process and was nervous because I really didn’t know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a million hoops.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water doesn’t get shut off. Sometimes I can’t afford my bills, but I definitely can’t afford to lose my water. So pay day loans are the best solution.

Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. I never knew how expensive my phone bill could get until recently. I didn’t budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Accidents happen and can leave people feeling totally helpless. Pay day loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would’ve been impossible without the loan.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.
November 12, 2015

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

Car repairs are rarely expected and usually expensive. For those times that I can't pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

November 12, 2015

Please support pay day lending because it did help me. When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

November 12, 2015

Please know that a payday loan was important to me. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.
I obtained a payday loan and I wanted to share my story with you. Repairs on a house are terrible, especially since I can’t manage most of them myself. Thanks to payday loans, I have the ability to hire someone to do them for me and I don’t have to worry.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

I could not imagine where I would be without the help I have gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you don’t know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

I thought I finally had control of my expenses. All of a sudden, one of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

I need you to understand what a difference a payday loan has made in my life. With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

The government obviously does not understand how hard I work. When I can’t make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

A pay day loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.
I found my payday loan experience a positive one and wanted to share it with you. The interest rate of credit card companies is always changing. With it being so unpredictable, you can't really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It's a lot easier for me.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I'm so glad this is an option for me.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I don't have the money to do this, I use a payday loan.
I found my payday loan experience a positive one and wanted to share it with you. The interest rate of credit card companies is always changing. With it being so unpredictable, you can't really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It's a lot easier for me.

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November 12, 2015

I wanted to tell you that short term lending is not bad because I had a good experience with mine. As important as seeing a doctor regularly is, sometimes it is not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

I have to buy books and school supplies which all add up. I decided to take out a payday loan in order to afford everything because without it I would not have been able to afford all the supplies needed for school.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I wish I didn’t have to, but I took out a loan to pay my taxes and it helped me stay out of trouble with the government and be sure that I would not run into any other problems in the future. This was great for me when I needed it.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few payday loans, I was able to get all my bills paid on time and make sure that my child recovered well.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next payday XXXX will have what I need to pay it back and not lose any property.

My car needed a repair and I couldn’t afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able rest easy knowing that I could afford my repair bills.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used payday loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.
November 12, 2015

A pay day loan store really helped me and I want you to know why I used this product. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they are expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

Last year I did not have the money to buy all of the supplies that my children needed for the first day of school. With a payday loan, however, I did not have to worry about my kids being unprepared.

My family has used pay day loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

November 12, 2015

I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Honestly, I do not know what I’d do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.
At a difficult time a payday loan helped me out. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it's wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I have had such a great experience with my payday loan company that I wanted to tell you about it. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just one example. It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

You should not use a credit card if you do not have the money to pay it off by the due date. That's when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.
I was fortunate to get a payday loan and it really helped me. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

My family has used payday loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

I wanted to tell you my story because I think it is important for you to understand that payday loans have been a good thing for me and should be available to everyone who needs them. Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I have used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it is wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I have had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Pay day loans helped me where insurance would not.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
I wanted to share my story about the use of a payday loan. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Money issues happen and I was glad I went to a pay day lending store. More often than not, I am living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That is why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

Honestly, I do not know what I would do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

I am glad that I turned to a payday loan when nothing else was available. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I am one of the many people that have enjoyed my experience with a payday loan. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Money issues happen and I was glad that I turned to payday to assist me. When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

As my kids have gotten older, I have found that it is important that they have cell phones for safety reasons. But they are expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.
My story is not unique but it is important to me and I wanted to share it. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

My family would not be able to manage all our home repairs without payday loans once in a while. I've taken them out for all sorts of things these last few years, and they've always been a good solution when money is tight.

I'm usually very concerned about how to afford all the back to school supplies my children's school requires, but this year I was comforted by the use of a payday loan. I used this loan to buy much of the supplies my kid needed to keep up with their classmates.

Some of the big banks will not loan small amounts of money. It's better for me to use a cash advance where I know what I'm getting into and can pay it off with my next paycheck quickly.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

The government needs to stay out of my wallet! I can make my own decisions and I don't need people telling me what to do with my money. I don't limit who you can borrow from, so why should you be able to limit my choices?

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I don't know how I would live without it.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I'm glad they were available to me.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I don't have to stress out about any car troubles for the near future hopefully.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan
November 12, 2015

Please do not limit the use of payday loans because I really needed one. To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

It's great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I'm in need of some help.

After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

The interest rate of credit card companies is always changing. With it being so unpredictable, you cannot really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It's a lot easier for me.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and cheap alternative when you need money fast.

The government is out of bounds by trying to take away payday loans. Lots of families across America benefit everyday from payday loans and eliminating that route could devastate family budgets. I hope the government understands the consequences of getting rid of this type of loan.
I wanted to share my story about the use of a payday loan. It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I am glad I went and got this type of loan rather than waiting at the bank all day.

Keeping our house nice and neat is extremely difficult when you have a family. I have taken out payday loans to make sure our house is a safe place for them to grow up in.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Getting a payday loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I am so glad this option was available to me.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to payday loans to help me.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

I have major issues with credit card companies and banks. Why do they need to know what I am buying at the grocery store, or when and where I am doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.
When I had some financial issues I used a payday loan and am grateful the choice was there. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

Whenever XXXX fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.
I was fortunate to get a payday loan and it really helped me. If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don't quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

I am a single mother of XXXX boys, ages XXXX, XXXX, and XXXX. I work full-time and am a full-time student. The cash advance gives me the option of not having to work extra hours and not being home for my kids and keeps me on track with my educational goals.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I couldn't afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

What a huge help it was to have a payday loan available to me. A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

A payday loan helped me when I did not want to turn to others for help. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.
At a time when I needed help I turned to a payday loan. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I am so glad this is an option for me.

Child care is expensive, especially if it is needed without much warning. If my work schedule gets shuffled or if my child is sick and I cannot be home, I've relied on babysitters. Paying for them is a burden, and I've taken out a loan before to help with that cost.

There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I'm covered if something bad does happen at home.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I wouldn’t have been able to get to work on time every day and might have lost my job.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I’m glad I decided to take out a payday loan in order to afford them.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I don’t fall behind on those bills.

I obtained a payday loan and I wanted to share my story with you. Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I am thankful to have pay day loans as a backup.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

It can be very expensive providing for your family. Sometimes things come up or work is slow, and I don’t quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.
I am happy that I got a pay day loan and wanted to tell you why it helped me out. I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

When the bills come and I do nt have the money to pay, I do nt have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

A payday loan is not a bad thing and I hope to share my story with you. I ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Utility bills are an unfortunate part of life. They ca nt be avoided. I ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do nt fall behind and get my power shut off again.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

I have credit cards but I do nt like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

When I had some money trouble I used a payday loan and am happy I did. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.
15111-000566  November 12, 2015
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

When taxes come, I do not always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I am glad I can turn to them to help.

15111-000555  November 11, 2015
I have benefitted from a payday loan and wanted to share my experience with you. To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

When my checkbook is extra-busy during the holiday season, it is nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

My child is starting school and thanks to the payday loan they will not have to do so unprepared. I was going to have to cut out some of the essential supplies on our shopping list because I could not afford it, but now we do not have to make that sacrifice.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any issues.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

15111-000553  November 11, 2015
I share my story because I want you to understand that a payday loan helped me when nothing else was available for me. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Some of the big banks will not loan small amounts of money. It is better for me to use a cash advance where I know what I am getting into and can pay it off with my next paycheck quickly.
I share this story with you because I think payday lending is important. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away. Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan. Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

When I needed some help I used a payday loan and it helped me so much. Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice. The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

Not all payday stories are bad, so please take time to read my positive experience. Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I am glad they did not try to use language that would confuse me.
When I got in trouble a payday loan helped me. I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

Most times when something needs fixing in my house I look toward pay day loans. I never know when I’m going to need the extra cash for repairs, so it’s hard to save up for those things.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.
Sharing my story about payday lending is important. Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I'm glad that payday lending was an option for me.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Please know that I only share my story because I think it is very important to keep payday stores open. I have used these loans before and they have been good for me. When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I got a loan to help me with a home repair, and am so glad I did. Now that it's all fixed I do not have to worry anymore. Without the loan I would've been forced to ignore all the broken parts.

There are not many good options out there for a quick small dollar loan. But I trusted a payday loan store and had a really good experience. To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute life saver.

When I need cash, I need it right away. I can not always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

Getting a payday loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would've been impossible to keep them safe without these home repairs.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.
Payday lending is a good thing and I wanted to tell you why I believe it is. When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I share this story with you because I think payday lending is important. Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

My kid's birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Please take time to read my positive story about my payday loan experience. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Having a family costs enough even before the holiday season rolls around in XX/XX/XXXX and XX/XX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I cannot afford the supplies, I've gotten a payday loan and have found them very helpful.
I want to tell you why payday lending is important. After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

When the holidays came, we did nt know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

I support the use of payday loans because I had a positive experience. The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I want you to know what a good experience I had with my payday loan. My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did nt have enough money to pay for everything, I was able to get a payday loan to cover what I could nt afford.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan.

I am so happy that I turned to a payday loan when nothing else was available to me. I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
Cash advance loans are not bad because I had a very good experience with mine. Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account cannot handle the extra bill, like during tax season, and I have turned to payday loans to help me.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

Being able to get a loan for a few XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

My family has benefited from payday loans on and off for years, and we’ve never had a bad experience. I do not think the government should take them away from us, nor from other Americans that need help once in a while.
I have a good story to tell about the payday loan I got. I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to pay day loans, I have not had to be delinquent on any of the bills I’ve had.

I’m already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.
I wanted to tell you why payday lending is so important for me and my family. When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I cannot make the payments. These loans are life savers!

Taking out a payday loan was very positive and I think it is important to share my story with you. I am tired of having to play by the bank's rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I am glad I went and got this type of loan rather than waiting at the bank all day.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

Please do not take the payday loan choice away from consumers because one helped me very much. Every XXXX, the holiday season is in full swing, and it's not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.
At a difficult time a payday loan helped me out. More often than not, I'm living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I don't have to pay additional costs. It was an absolute life saver.

With health insurance premiums changing, sometimes it's really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I'm glad this was an option for me.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can't afford, I use payday loans. That way, I don't have to worry about those high interest rates or late fees from the credit card companies.

I got a payday loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

I do not understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years payday loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.
Banks do not loan small amounts of money, which is why I used a pay day loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

This loan was reasonable for my budget. It allowed me to get the money I needed without added XXXX and was so easy to use.

Please do not limit the use of payday loans because I really needed one. I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I am so glad I did because it put me at ease knowing I was protected.

Pay day loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.
I have had a good experience with my loan from the payday store. I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Car repairs are rarely expected and usually expensive. For those times that I can’t pay for the repairs myself, I use a pay day loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won’t spend as long in debt to someone else.

To pay a portion of my health insurance cost, I turned to a pay day loan. It was a great alternative for me to use and I really found it to be helpful.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

My family would not be able to manage all our home repairs without pay day loans once in a while. I’ve taken them out for all sorts of things these last few years, and they’ve always been a good solution when money is tight.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

During fall and winter, the holidays really stack up on the calendar – whether it’s Xmas or the New Year season. And if I’m being honest, the bills stack up this time of year as well. That’s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan to pay for my bill and I hope this credit option is still available in the future. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.
Sharing my story is important because others may need the same credit option of a payday loan like I did. Without cash advance loans, many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Cash advance loans are not bad because I had a very good experience with mine. Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we didn’t pay would much worse.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

I have kids and they all seem to outgrow clothes and shoes. With a payday loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

Getting my kids ready to go back to school can be expensive. By using a payday loan, I was able to get the school materials my kids needed without having to cut out any of the important items on their school list.

I have a good story to tell about the payday loan I got. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I sometimes wondered how I would be able to pay my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Payday loans cover the unexpected life issues, the things not planned for. A good option.
Telling my story is important because a payday loan really helped me when I needed it. When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

The payday company I took my loan from has helped me tremendously. My family has used pay day loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

What a huge help it was to have a pay day loan available to me. I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.
November 11, 2015
My story about my payday loan is important and it can help others in need. I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

November 11, 2015
I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

With grocery prices changing all the time, it's nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that payday lending could help us make sure I got better.
There are many reasons why I support payday lending but I want to tell you why it helped me. I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

A payday loan helped me buy insurance, which was helpful. If I had nt gotten the payday loan, I could nt have afforded the insurance. Replacing my stuff would have not even been an option, because I would nt have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do nt know how I would live without it.

I want you to know what a good experience I had with my payday loan. Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I ve used pay day loans many times to make sure I do nt pay late fees or have the utility company shut off service to my house.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.
Grateful to have had the choice available to me on a payday loan. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I cannot make the payments. These loans are life savers!

I feared that my child's education would suffer, but the payday loan helped me at least get all of the supplies they needed in time for the first day of school. Thanks to this loan I do not have to worry about my child being unprepared in the classroom.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I have a good story to tell about the payday loan I got. Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.
November 11, 2015

I have had a good experience with my loan from the payday store. The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I'm glad I did. These loans gave me the flexibility I needed and didn't add any drama to an already stressful situation.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government doesn't rip this away from me.

November 11, 2015

When I needed some help I used a payday loan and it helped me so much. I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.
Sharing my story about payday lending is important. I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

I work hard for my money so when I spend it on something I want to make sure that it is protected. There were a few months that I needed to get a payday loan in order to afford insurance. I am so glad I got insurance because it put me at ease knowing my things were safe.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child’s school supplies. Without the loan my child would have missed out on important opportunities in their education.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I cannot afford to give my kid gifts. The payday loan helped me so my child could open a present on XXXX.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

I have a good story to tell about the payday loan I got. Anyone knows that a lot of times it’s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it’s better than getting into a situation with a credit card company.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.
Please do not limit the use of payday loans because I really needed one. Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

Please support payday lending because a payday loan helped me. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

My story is not unique but it is important to me and I wanted to share it. Honestly, I do not know what I’d do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Family expenses add up — this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

Child care is expensive, especially if it’s needed without much warning. If my work schedule gets shuffled or if my child is sick and I can’t be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.
I urge you to keep payday lending available to all Americans. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I can anticipate when my pet is going to have an accident and need medical care. Cash advances make it easy and convenient for those times that funds do not match the cost of services for my pets needs. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account. Look at the wage that a college graduate is making out of college and ask yourself if could be independent and live your life, not just survive.

Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. As a parent, back to school supplies can add up quickly. With a payday loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I am so glad to have had access to a payday loan. It was a cheaper and much less stressful alternative for my family.

You must be aware that there are good stories about payday lending and I am one. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I share my story about payday loans because it is important to keep this financial option available to everyone. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
Please do not limit the use of payday loans because I really needed one. Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Without pay day loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I have a good story to tell you about the payday loan I was able to obtain. I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I'm glad this option was available to me.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and will not get hit with fees by accidentally going over my limit.

Being able to get a loan for a few XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

When in a bind I turned to a payday loan and it helped me. Pay day loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

Obviously groceries are a monthly necessity, but sometimes it is tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.
November 11, 2015

I know that a payday loan saved me and wanted to tell you about it. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

One time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did not get in trouble with the government. If I had not had access to a short term loan like this, I do not know what I would have done.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I am so glad that I used this loan to help my situation.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

To help pay for my child’s school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

I had an important insurance payment due that I just could not make so I got a payday loan to avoid losing the insurance. If I had not, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I cannot imagine how much harder this year would have been without the possibility of getting a pay day loan!

I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family’s cars which would have been impossible.

A payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.
You need to know that a pay day loan helped me out tremendously. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Making ends meet is hard enough without a surprise home repair. I took out a pay day loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I cannot afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.

Utility bills are an unfortunate part of life. They cannot be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do not fall behind and get my power shut off again.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I've used short-term loans to pay my taxes before, and I'm glad that they were around for me. I chose to take out a loan rather than face
I wanted to let you know that a pay day loan was important to me. When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn't happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

My child needed new school supplies for their first day but I was not going to be able to afford it. I took out a payday loan and got the money I needed to purchase all the supplies just in time for the first day of classes.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that pay day lending could help us make sure I got better.

It is hard to believe that we work so hard and still have problems making enough to cover taxes. But that has happened to me before and a loan really helped me keep a good balance and avoid paying more dollars that I did not have.
I tell you my story because I know it is important to keep payday loans available to consumers. Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I am so glad this is an option for me.

During XXXX, the holidays really stack up on the calendar -- whether it’s XXXX or the XXXX season. And if I am being honest, the bills stack up this time of year as well. That’s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

Fixing things around the house is hard XXXX in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

The payday loan was painless and easy to fit into my budget. I was able to understand the process without trouble and got the money I needed efficiently.

I’ve used short-term loans to pay my taxes before, and I am glad that they were around for me. I chose to take out a loan rather than face the XXXX or pay a late fee. In the end, this was the cheapest and easiest option for me.

I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I am the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

When I need cash, I need it right away. I can’t always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.
I received a call of someone claiming they needed to speak with me about a debt to keep from proceeding with legal action. On the message telling me "you have been officially notified" when I returned the call the people on the phone were threatening me with a count of fraud being filed against me if I did not have a payment arrangement made by the time I ended phone call. I asked for more information on the debt they were collecting and they could only tell me I owed $1700.00 from a payday advance loan from 2008. I informed them I would have to look more into this and they pressed for credit card info. I told them I needed a validation letter of the debt mailed to me, they were quick to offer an email. I asked the business name and location. Their reply Koch & associates in Illinois. They would not give me a city. The phone number they called from XXXX. The call back number they gave me is XXXX. They placed their call from a XXXX number, told me they were from my area in their message which is nowhere close. Then on the phone tell me they are located XXXX. The names they used were XXXX XXXX and XXXX XXXX.

Please know that a payday loan was important to me. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it's a quick and cheap alternative when you need money fast.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?
I want to tell you why payday lending is important. I sometimes wondered how I would be able to pay for my high power bill, especially in the XXXX. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I am confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.
You must be aware that there are good stories about payday lending and I am one. After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

I’ve always felt that people who run up a lot of credit card debt are irresponsible. I did not want to become one of those people so I decided to take out a payday loan to help me during some difficult times in my life. I’m so glad I pulled out a payday loan and saved my credit score.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I wanted to tell you why payday lending is so important for me and my family. With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I thought I finally had control of my expenses. All of a sudden, XXXX of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

There are many reasons why I support payday lending but I want to tell you why it helped me. Getting my kids ready to go back to school can be expensive. By using a payday loan, I was able to get the school materials my kids needed without having to cut out any of the important items on their school list.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I am glad I have that option when my paycheck can not quite cover everything I have to pay for.
I hope you will take time to read my positive story about my payday loan. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

When I want to borrow money, I don’t feel like it’s always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

I support the use of a payday loan because I had a positive experience. I don’t always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government doesn’t rip this away from me.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. When my utility bill came in the mail, I couldn’t believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I wasn’t able to get a short-term loan.

I have a lot of pride and when I couldn’t pay my bills, I knew I couldn’t turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I wasn’t able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

When the banks can’t help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

During the summer months my daycare bills double with my children’s activities. My payday loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family's bills are paid.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Nobody enjoys paying bills, but it has to be done. When I was struggling to make ends meet, payday loans gave me the assistance I needed to take care of my debts. I have highly recommended payday loans to friends and family because of my own experiences.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I'm covered if something bad does happen at home.

It seems like these days you always have to read the fine print. I'm so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

I want to tell you my story as to why a payday loan was important to me. I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I did not have to miss any work days because of my car.
I am so happy that I turned to a payday loan when nothing else was available to me. Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I could not even imagine the consequences if our power or water got shut off.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I support the use of a payday loan because I had a positive experience. I found that using my pay day loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we did not have to worry.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.
I am happy that I had the choice of a payday loan to use. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very XXXX financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I m incredibly grateful for it.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I can t tell you how grateful I am for that, and even if they did not realize it at the time, I know my family is, too.

I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I m glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to millions of Americans like me.

I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It s a quick and cheap alternative when you need money fast.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.
Please know that a payday loan was important to me. My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

I need you to know how important my payday loan was to me. When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I share my story about payday lending because it is important to keep this credit option open. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.
Taking out a payday loan was very positive and I think it is important to share my story with you. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

When bills start to pile up and you're on a tight budget, sometimes you have to make decisions. Rather than not pay my taxes, I decided to take out a payday loan to cover what I owed to the government and boy am I glad I did. It was so easy.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

The supplies my children need for school this year were more than I could afford so I decided to take out a payday loan. This was a great decision and now they can enjoy school with the same supplies as their classmates.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to pay day loans, I have not had to be delinquent on any of the bills I've had.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
I took out a payday loan – I had a few other options but decided that a payday was my best. I want to tell you my story. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I'm sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

When in a bind I turned to a payday loan and it helped me. The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the XXXX did not seem so daunting anymore. It was exactly what I needed.

Utility bills are an unfortunate part of life. They can't be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do not fall behind and get my power shut off again.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn't have to worry.

With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.
Money issues happen and I was glad that I turned to payday to assist me. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

At a difficult time a pay day loan helped me solve a problem. I have kids and they all seem to outgrow clothes and shoes. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that fit.

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

Taking out a pay day loan was good for me and I think it’s important to tell you why. Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the XXXX hardworking Americans that use them responsibly.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

At a challenging time, a short term loan helped me fix a situation that was important to me. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.
When I got in trouble a payday loan helped me. If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few XXXX dollars to get by from time to time and this type of loan option really works for me.

XXXX payday loan helped change a terrible situation into a good XXXX. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

I want you to know what a good experience I had with my payday loan. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That’s when payday loans are helpful and I’m glad they’re available.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child’s school supplies. Without the loan my child would have missed out on important opportunities in their education.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Even with the help from my insurance, I still needed a short-term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.
November 10, 2015
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a pay day loan, and talked me through what my best options would be.

There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a pay day loan. These loans help me with some of those household expenses that no one ever sees coming.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I've needed them.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

November 10, 2015
I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

November 10, 2015
When there was nowhere to turn a payday loan helped me. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.
The positive impact that a payday loan has made is important which is why I want to tell you my story. Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I am glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

I think you should keep payday lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Sometimes I have spikes in my power bill that I cannot explain. When that happens I get a payday loan and pray that the next month will not be so bad.
Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently didn’t have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I’m glad that payday lending was an option for me.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

Before I walked into the store, I didn’t know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

I could not believe it when I saw how high my cable bill had been. I didn’t have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

When the banks can’t help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

I have a lot of pride and when I could not pay my bills, I knew I could turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I am so happy that I turned to a payday loan when nothing else was available to me. I don’t always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.
I hope you will keep pay day lending stores open for business because they provide a great service for me and so many others. The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

My health insurance keeps changing, and my current plan does nt cover nearly as many expenses as I would like for it to. To offset these costs, I ve taken out a couple of pay day loans to help pay for my bills -- especially ones that are nt exactly expected.

Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I m so glad this option was available to me.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

Please do not limit the use of payday loans because I really needed one. I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I ve gotten paydays loans in the past to get the through the month with out too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.
Sharing my story with you because a payday loan has helped me. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

After I pay my typical monthly bills and expenses, sometimes there is not much left over – even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I wanted to let you know that a pay day loan was important to me. If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few XXXX dollars to get by from time to time and this type of loan option really works for me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.
Cash advance loans are not bad because I had a very good experience with mine. It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few XXXX dollars and banks do not just lend that amount.

My family has used pay day loans many times, and we have not had a bad experience yet. I do not know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Very excited to share my story about my payday loan experience. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.
On XXXX XXXX of this year, I took advantage of a balance transfer with no interest for one year offered on my CapitalOne Quicksilver VISA account. Using this opportunity, I transferred ($650.00) to my VISA account to pay off my Fingerehut balance. On XXXX XXXX, CapitalOne VISA sent me an email confirming that the balance transfer was accepted and posted to my account. On or about XXXX XXXX, I checked the Fingerehut automated phone system which still had me owing the full balance on my account. Again, on or about XXXX XXXX, I checked the automated system, and again, the system still had me owing the full balance. I then called Fingerehut customer service and explained the situation. I was told to call back at the end of the week as it can take several business days for the payment to be applied to my account, but that I should also supply them with definitive information regarding the check. I contacted CapitalOne on XXXX XXXX and was told that the check they had sent to Fingerehut was cashed on XXXX XXXX. The customer service representative gave me the CapitalOne check number (XXXX, dated XXXX XXXX). However, the representative told me that CapitalOne sent the check to a Fingerehut address in XXXX XXXX, XXXX, instead of the XXXX, XXXX, address. I contacted Fingerehut customer service again and provided the information that CapitalOne gave me. I also pointed out that my full name and customer account number were on the check, but that it was sent to XXXX XXXX, XXXX, and not XXXX, XXXX. I was told there was no record of a check that an investigation had to be done and someone would call me regarding the situation. On or about XXXX XXXX, as I had not received any communication from Fingerehut, I contacted customer service again, and yet again, was told there was no record of a check for the balance of my account. I asked to speak with a manager and was given the credit department phone number and told to call back on XXXX XXXX. I did not call on the XXXX. On XXXX XXXX, I received a bill from Fingerehut, dated XXXX XXXX, for ($700.00) saying that I owed a minimum of ($93.00) including a past due amount of ($46.00). I contacted CapitalOne regarding the matter. They verified that their check was indeed cashed on XXXX XXXX. That same day, the CapitalOne representative conferenced me in on a phone call to Fingerehut customer service. The representative identified herself as being with CapitalOne and that she had me on a recorded line with her. After an exhausting one hour plus we learned XXXX things: the XXXX person we spoke with confirmed that Fingerehut has a facility in XXXX XXXX, at the XXXX XXXX XXXX which the CapitalOne check was sent. Second, the last of the XXXX people we spoke with, XXXX in the billing department, said an investigation would be initiated and within 2-4 business days I would be contacted by Fingerehut. The CapitalOne representative and I also wanted confirmation that I would not be charged any additional interest on my Advantage account and that my account would be held in suspense until the completion of the investigation. This, because I was concerned about receiving derogatories on my credit report. My understanding from XXXX was, that pending the investigation outcome, fees would be dismissed. I have been a Fingerehut Advantage customer since 2011 with an excellent record of paying my bills on time and I can not tell you how frustrating this situation is for me.

I have sent Fingerehut documentation from CapitalOne VISA verifying my payment.

A payday loan made a positive impact in my life. Many living expenditures are unexpected, and even the ones that I know are coming can be hard to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I truly hope the government does nt take them away from the many hardworking Americans that use them responsibly.

I can not begin to tell you how great my experience was about my payday loan. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It s a quick and cheap alternative when you need money fast.
November 10, 2015

I turned to a payday loan for assistance and I am glad that I did. When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

November 10, 2015

I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

The appointments at my doctor's office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

November 10, 2015

The pay advance has helped me several times when things get hard financially. Please allow us to keep receiving this service. Thank you.

November 10, 2015

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.
A payday loan has helped me on more than one occasion and I want to share my story with you. From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I can’t imagine how much harder this year would’ve been without the possibility of getting a pay day loan!

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

Anyone knows that a lot of times it’s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, pay day loans are more straightforward, and it’s better than getting into a situation with a credit card company.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

My story is not unique but it is important to me and I wanted to share it. After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Too many people get into major debt and big trouble with credit cards. I don’t have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.
I support payday lending because it has made a real difference in my life. When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

Taking out a payday loan meant my children did not have to share school supplies. This is a great help to my family, and all of my children's educations.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

I was fortunate to get a payday loan and it really helped me. I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

I hope you will read my story and understand how a pay day loan really helped me. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

When I'm in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.
I used a payday loan and it really helped me. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

When I had some money trouble I used a payday loan and am happy I did. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

How great for me that a pay day lending store was around the corner when I needed it. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I m glad they did nt try to use language that would confuse me.

The interest rate of credit card companies is always changing. With it being so unpredictable, you ca nt really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It s a lot easier for me.
I am so happy that I turned to a payday loan when nothing else was available to me. I've had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.
Of the many stories you get please read mine because it is important to me. I am so glad to have had access to a payday loan. It was a cheaper and much less stressful alternative for my family.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Why is the government now also trying to limit the options available for lending? I believe that payday loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

I had to take out a payday loan in order to cover my taxes after unexpected expenses snuck up on me, and I am glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to XXXX of Americans like me.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.
A payday loan has made a positive impact on my life and I wanted to share my story. Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That is not something I would ever want to fall behind on.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

What would I have done if it was not for my pay day loan covering an important home repair? I really do not want to think about it. This type of loan made everything possible for me.

How come a few people in XXXX, XXXX can plan my life for me? I am capable of making my own decision and do not need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I am sure I will continue to use them in the future.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.
I hope you will read my story and understand how a pay day loan really helped me. I bought an appliance that never seems to work, and I can never figure out how to fix it. Pay day loans are a great option for me to hire someone to repair it for me. Now I dont have to worry.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Telling my story is important because a payday loan really helped me when I needed it. I ve used pay day loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my pay day loan was fast, easy, and took care of my financial worries.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

A payday loan has been a good thing for me so I wanted to share my experience. We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a pay-day loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.
November 10, 2015
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks can not take care of. I have a positive story to share with you. Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Anyone knows that a lot of times it's better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it's better than getting into a situation with a credit card company.

November 10, 2015
I have a positive experience to share about my payday loan. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

November 10, 2015
When in a bind I turned to a payday loan and it helped me. Honestly, I do not know what I'd do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

November 10, 2015
I have benefited from a pay day loan and wanted to share my experience with you. With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.
I know that a payday loan saved me and wanted to tell you about it. I needed some repairs done to my house but I could not afford everything. I used a payday loan to get the cash I needed to make sure my house was fixed quickly. I am glad this option was available to me.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Costs of living are at times unexpected, and the ones that I know are coming are difficult to cover some months. Pay day loans have always given me the boost I need to get my bills paid, and I hope the government does not take them away from the thousands of hardworking Americans that use them responsibly.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is plain un-American to take away this freedom from me.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

Taking out a pay day loan was straightforward; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.

Costs from an ATM transaction or a late bank fee can be expensive. I’d rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.
A pay day loan helped me and I hope you read my experience. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

I do not know why, but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I have had a good experience with my loan from the payday loan company. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

A payday loan has made a positive impact in my life so please read my story. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I'm glad this option was available to me so that I could make the payment on time.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

As a sales person my income is based 100% on commissions so sometimes I make good money sometimes is not enough and this make things difficult to budget, government should be focused on make our life easier not more difficult, as an XXXX I should have the right to decide how to handle my finance, as long as I pay my taxes and comply the rules and regulations.
November 10, 2015

A payday loan has made a positive impact on my life and I wanted to share my story. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

Making ends meet is hard enough without a surprise home repair. I took out a payday loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

November 10, 2015

Please support payday lending because it did help me. One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.
Please do not believe that all short term lending is bad, because I had a very good experience. After XXXX my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and did not add any drama to an already stressful situation.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

My kid’s birthday was coming up and I didn’t have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I can’t bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

Please do not believe that all payday loans are bad, because I had a very good experience. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
I am glad that I turned to a pay day loan when nothing else was available. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn't have to worry.

On occasion, sudden XXXX bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

My children's babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

Pay day loans should be used responsibly; they should be used to help people when they need the money. I didn't have enough money to pay my taxes and needed to pull out a loan to help me out. I'm glad it was there when I needed it.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Please do not believe that all payday loans are bad, because I had a very good experience. There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.
Taking out a pay day loan was good for me and I think it's important to tell you why. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would've had to borrow people's cars to get to work, and that's a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

During fall and winter, the holidays really stack up on the calendar -- whether it's XXXX or the XXXX season. And if I'm being honest, the bills stack up this time of year as well. That's why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

When I'm in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With pay day loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
I want to share my situation as to why a payday loan was a good experience for me. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

The supplies my children need for school this year were more than I could afford so I decided to take out a payday loan. This was a great decision and now they can enjoy school with the same supplies as their classmates.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

Taking out a payday loan was very positive and I think it is important to share my story with you. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.
Sharing my story about payday lending is important. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
November 10, 2015

A pay day loan helped me and I hope you read my experience. When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

Pay day loans have lifted the burden of repair bills in the last couple of months. Without them, I would not have been able to complete as many projects around my house.

While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can’t afford, I use payday loans. That way, I don’t have to worry about those high interest rates or late fees from the credit card companies.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

I’ve taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a loan, but that’s what being responsible is all about. I’m glad that these loans are available for people like me.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.
I got a payday loan and wanted to tell you my story. Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

At a challenging time, a short term loan helped me fix a situation that was important to me. You should nt use a credit card if you do nt have the money to pay it off by the due date. That s when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I ca nt pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do nt get in over my head.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It s a quick and cheap alternative when you need money fast.

Before I walked into the store, I did nt know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

I am XXXX the many people that have enjoyed my experience with a payday loan. Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was nt able to pay the entire bill. I took out a pay day loan to pay what I could nt afford and was able to pay my bill.

It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

A payday loan has helped me on more than XXXX occasion and I want to share my story with you. There are a lot of options out there for people that want to get a loan. That s what makes this country great – I can choose which XXXX to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.
I want to tell you why payday lending is important. A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I don’t fall behind and get my power shut off again.

When in a bind I turned to a payday loan and it helped me. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I can’t afford my bills, but I definitely can’t afford to lose my water. So payday loans are the best solution.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

Due to circumstances this is a benefit to pay these bills for me.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Obviously groceries are a monthly necessity, but sometimes it’s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and will not get hit with fees by accidentally going over my limit.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Every year I worry about how I am going to buy back to school supplies for my kid, but this year was different. I was able to use a payday loan to buy the supplies my child needs and they no longer have to worry about being a step behind their classmates.
What a huge help it was to have a pay day loan available to me. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. Power and water bills are some of the toughest ones to pay. You cannot be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I'm so glad I did because it put me at ease knowing I was protected.

I want to share my situation as to why a payday loan was a good experience for me. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I couldn't pay by myself. I am lucky I didn't fall behind on my medical bills and ruin my credit score.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you don't know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I wouldn't fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

The worst part about water and power bills is that if you don't pay them, they get cut off, and you need both those things. When I really can't pay those bills on time, I turn to payday loans to help me.

I used a payday loan and it got me out of a jam. A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we didn't pay would much worse.

With health insurance premiums changing, sometimes it's really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it is important for people to make the right choice at a particular time. These loans can be a good value.
When there was nowhere to turn a payday loan helped me. I’m confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Taking out a payday loan was very positive and I think it is important to share my story with you. I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

Payday loans are not bad because I had a very good experience with mine. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Please do not believe that all short term lending is bad, because I had a very good experience. My family would not be able to manage all our home repairs without pay day loans once in a while. I’ve taken them out for all sorts of things these last few years, and they’ve always been a good solution when money is tight.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.
I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I hate how much my utilities vary from month to month, and sometimes I feel like I can not do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

You must be aware that there are good stories about payday lending and I am one. My bills do not wait for me so I can not wait to get the money. Pay day loans make that possible so that I do not have to pay those pesky late fees. This was the cheapest option for me.

I hope you will listen to my story as to why a pay day loan helped me. There are a lot of options out there for people that want to get a loan. That s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

I was thankful for my payday loan experience and I wanted to share it with you. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I m worried about getting all my bills paid.

Medical bills can add up when you do not expect them. When that happened to me I went and got a payday loan to help with some of the costs. The entire staff walked me through the process and explained all the fees to me.
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I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Every year I dread going back to school shopping with my children. I want to get them what they need for class and sometimes I can’t do that without a little help from a payday loan.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.
Cash advance loans are not bad because I had a very good experience with mine. The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

Telling my story is important because a payday loan really helped me when I needed it. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a payday loan and wanted to tell you my story. Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

When in a bind I turned to a payday loan and it helped me. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I've used cash advances from time to time to lend a hand with unanticipated doctor's bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I have benefitted from a payday loan and wanted to share my experience with you. Utility bills are an unfortunate part of life. They cannot be avoided. I've had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it is important for people to make the right choice at a particular time. These loans can be a good value.
XXX payday loan helped change a terrible situation into a good one. Pay day loans help many Americans who work hard every day to pay their important bills when they do nt have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It s a quick and cheap alternative when you need money fast.

During this time of year my job gets slow and I do nt get paid as much as I normally do and the payday loan helps me get through with getting my rent paid during this slow time.

You need to know that a pay day loan helped me out tremendously. As my kids have gotten older, I ve found that it s important that they have cell phones for safety reasons. But they re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

XXX bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

Sharing my story about payday lending is important. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I m glad they never tried to take advantage of me.

I came into the store and was nt quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was nt hit with those hidden fees you find at the bank.
At a difficult time a payday loan helped me out. I’ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

During XXXX, the holidays really stack up on the calendar -- whether it’s XXXX or the XXXX season. And if I’m being honest, the bills stack up this time of year as well. That’s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

It seems like every day the government tries to over-regulate something that is invaluable to the XXXX people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

There are many reasons why I support payday lending but I want to tell you why it helped me. After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.

My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently, I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

Not all payday stories are bad, so please take time to read my positive experience. Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

A payday loan has helped me on more than XXXX occasion and I want to share my story with you. My children were really worried about starting school, and I worried that I did not have the money to properly prepare them for their first day. Taking out a payday loan allowed me to buy all the supplies they needed, so they did not have to worry about being prepared.
I used a payday loan and it got me out of a jam. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

When in a bind I turned to a payday loan and it helped me. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Honestly, I do not know what I would do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.
A payday loan has made a positive impact on my life and I wanted to share my story. When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

My family home needed a lot of repairs, but I was not able to do them all on my own. I got a loan so we could hire someone to assist us, and thank goodness I did because it was a lot more expensive than we thought it would be! Having the option of pay day loans is really good for situations like that.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.
I have a good story to tell about the payday loan I got. After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a pay day loan comes in handy around the house.

I ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Taking out a payday loan was very positive and I think it is important to share my story with you. The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a pay day loan. These loans help me with some of those household expenses that no one ever sees coming.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

One payday loan helped change a terrible situation into a good one. My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I m glad I decided to take out a payday loan in order to afford them.
Cash advance loans are not bad because I had a very good experience with mine. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

Without pay day loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

I have had a good experience with my loan from the payday store. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.
I share my payday lending story with you because it is important to keep this option available. When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

My children’s school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the payday loan.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute lifesaver.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.
When I had some money trouble I used a payday loan and am happy I did. Times were tough last XXXX, and I did not know if I was going to be able to make XXXX happen for my family. Payday loans helped me stay on my feet after I had a lot of costs come in at once, and our kids got presents from XXXX. The loans made this hard time a little bit easier while being simple to get and pay back.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I support payday lending because it has made a real difference in my life. Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Money issues happen and I was glad that I turned to payday to assist me. When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It is not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.
Telling my story is important because a payday loan really helped me when I needed it. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

More often than not, I’m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That’s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

I hope you will share my story and know that a payday loan really helped me. My kids need all the help they can get to keep them focused, but I could not afford the necessary school supplies to help them do their work. That’s why I decided to take out a payday loan and now my children have the tools they need to help them get the most out of their education.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

A payday loan made a positive impact in my life. Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a payday loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.
November 10, 2015

Please do not believe that all payday loans are bad, because I had a very good experience. My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

At a troubling time a payday loan came in handy. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

When things break at home, it’s never expected, and they almost always have to be fixed immediately. I’ve relied on payday loans to guide me through those times, when I need to pay for something that I did not have the money for.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.
My story about my payday loan is important and it can help others in need. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I was so relieved to take out a pay day loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

I did nt have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I m glad I went through with the loan as it was quick and hassle-free.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I m doing when I take out a loan.

A payday loan helped me buy insurance, which was helpful. If I had nt gotten the payday loan, I could nt have afforded the insurance. Replacing my stuff would have not even been an option, because I would nt have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

I work long hours and do nt have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do nt have confidence that the bank will work with me when I m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.
I am so happy that I turned to a payday loan when nothing else was available to me. I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

A payday loan helped my family and it was important for me to share my story with you. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I paid some bills with my payday loan. I wanted to avoid late fees and found that I could meet my obligations with this type of loan. This loan actually saved me money in the long term.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.
Please support pay day lending because it did help me. Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

If it is not broke, please do not fix it. Pay day loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

I hope you will read my story and understand how a pay day loan really helped me. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

I am grateful for the payday loan I used. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

I always worry about locking my doors because I do not want anything stolen. Having the right insurance helps calm my nerves in case of an emergency. Sometimes though I cannot pay for that insurance so I have to use a short-term loan. I was very happy with my experience and did not have to get rid of my insurance plan.

I wanted to share my story about the use of a payday loan. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.
November 9, 2015

My family had a good experience at a tough time because of a payday loan. Last winter was a challenge, and my home maintenance bills were piling up fast. With a payday loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

While payday loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give all my life story, I’m not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

I want to tell you my story as to why a payday loan was important to me. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

Please know that I only share my story because I think it is very important to keep payday stores open. I have used these loans before and they have been good for me. From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I have had a good experience with my loan from the payday loan company. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.
I believe that payday loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to payday loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

Grateful to have had the choice available to me on a payday loan. It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next payday I will have what I need to pay it back and not lose any property.

At a difficult time a payday loan helped me solve a problem. It’s so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.

The cost of a cash advance is very reasonable if you only need extra money for a short time. It is important to be able to choose that option when the circumstances are right. No single loan can meet all needs but cash advances sometimes are the right choice from a cost and timing standpoint.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Please take time to read my positive story about my payday loan experience. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I wonder how many people in the federal government have taken out a payday loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

Please do not limit the use of payday loans because I really needed one. Without these types of financial options like the payday loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.
I wanted to tell you that short term lending is not bad because I had a good experience with mine. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

I’ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.
One payday loan helped change a terrible situation into a good one. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

My insurance does nt cover as many expenses as I had hoped it would, and pay day loans have really helped me out when I needed money to pay for medicine. The loans lessen my worries significantly and I m so grateful that they are available to me.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could nt afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

During the summer months my daycare bills double with my children s activities. My pay day loan gives me peace of mind for my children s summer plans and allows us to go back to school shopping too.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.
I was fortunate to get a payday loan and it really helped me. It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it's always worked out well.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

When I had some money trouble I used a payday loan and am happy I did. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I've taken out a couple of pay day loans to help pay for my bills -- especially ones that are not exactly expected.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.
At a difficult time a pay day loan helped me solve a problem. My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

I share my story about payday lending because it is important to keep this credit option open. There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Where would I be without pay day loans? My house probably would’ve fallen into total disrepair by now. I use the loans to pay for things I did not think would ever break. It’s hard to pay for repairs even when you know certain things are getting old and you’re saving up to replace them.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.
A payday loan was so important to me that I wanted to share my experience with you. After a car accident, my insurance premiums went up and I found myself struggling to pay them. I had to get a payday loan and I’m glad I did. These loans gave me the flexibility I needed and didn’t add any drama to an already stressful situation.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

Over the holidays, budgets can be stretched fairly thin. I wasn’t even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I turned to a payday loan for assistance and I am glad that I did. I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through hoops.

A payday loan helped my family and it was important for me to share my story with you. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

I hope you will not take payday loans away because I have a good story to tell. Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

There are many choices in this country. Why should getting a loan be any different? Payday loans help so many Americans like me to get the money they need quickly. I love having this option available to me.
There are many reasons why I support payday lending but I want to tell you why it helped me. Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I m glad they never tried to take advantage of me.

A payday loan has made a positive impact on my life and I wanted to share my story. When I could nt pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it s a quick and cheap alternative when you need money fast.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I ve used pay day loans many times to make sure I do nt pay late fees or have the utility company shut off service to my house.

I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks can not take care of. I have a positive story to share with you. I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.
Not all payday stories are bad, so please take time to read my positive experience. Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do nt actually make you pay it all back. Payday loans are just a better fit for me.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

One time I owed more taxes than I expected. I had to rely on loans to get me through and make sure I did nt get in trouble with the government. If I had nt had access to a short term loan like this, I do nt know what I would have done.

After going in to get a pay day loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I m glad they did nt try to use language that would confuse me.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.
At a troubling time a payday loan came in handy. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have payday loans as a backup.

Why is the government meddling with something that has helped so many Americans? Without payday loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

I mainly use the payday loan right now to help out my parents as they both are ill. It's worked well for me and I hope it's around for a long time in case I need help.

Sharing my story with you because a payday loan has helped me. I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

I work long hours and don't have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I don't have confidence that the bank will work with me when I'm in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

After I pay my typical monthly bills and expenses, sometimes there is not much left over — even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.
I have a good story to tell you about the payday loan I was able to obtain. Bills are always higher in the summer, and I've learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have pay day loans as a backup.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

When my last insurance renewal notice came, I could not afford the bill. I used a payday loan to pay it and make sure I did not lapse in my coverage. Then, when I had the money, I paid back the loan. It was a great solution.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

I have a good story to tell about the payday loan I got. The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.
You must be aware that there are good stories about payday lending and I am one of those stories. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

I’ve got a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the throughout the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I used a payday loan and it got me out of a jam. I can not always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they do not understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

Please take time to read my positive story about my payday loan experience. When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.
I hope you will read my story and understand how a pay day loan really helped me. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.
I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. My children’s babysitter got sick and I had to find alternative childcare for a couple weeks. My payday loan helped me get through this difficult period and my children did not have to suffer from it.

The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

It feels terrible when you do not have the money to pay your taxes. However, I am glad that there are options like payday loans that are able to help me when I cannot make the payments. These loans are life savers!

Taking out a payday loan gave me the financial flexibility I needed to purchase my child’s school supplies. Without the loan my child would have missed out on important opportunities in their education.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.
When I needed some help I used a payday loan and it helped me so much. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. As important as seeing a doctor regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I live in a very old house, and have to fix stuff a lot. Sometimes it’s more expensive than I ever could’ve imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

My children were really nervous for the first day of school and worried they were not prepared. I decided to take out a payday loan so that I could afford to prepare them with all the school supplies they would need for their first day.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

I walked away very impressed with the staff’s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.
My story about my payday loan is important and it can help others in need. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to payday loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I wasn’t able to pay it on time, it would probably affect my credit score.

I support payday loans because I had a good experience. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.
I hope you know that I have a great story about my loan from a payday lender. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

There are some months that I’m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Why is the government meddling with something that has helped so many Americans? Without pay day loans, many families like mine would struggle more than they already do. Some of my bills are impossible to pay without a little help, and asking friends or family for support is too embarrassing.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.
November 9, 2015

I used a payday loan and it really helped me. Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

My daycare does not allow sick children with XXXX to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.
Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

As my kids get older, their supplies get increasingly costly. Taking out a payday loan saved me because I would not have been able to afford the necessary supplies without it.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

When I want to borrow money, I do not feel like it is always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a pay day loan comes in handy around the house.

I do not always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I cannot bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

A payday loan made a positive impact in my life. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.
There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

From XXXX to XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they did not try to use language that would confuse me.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

The payday company I took my loan from has helped me tremendously. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.
Please understand that a payday loan is very important to me. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I am covered if something bad does happen at home.

I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.
When no one else could help a payday loan was there and so I wanted to tell you my story. From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly. When it is needed.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

There is way too much government involvement in our daily life. How would the Founding Fathers feel if they saw our leaders today? The government needs to stay away from pay-day lenders and focus on the issues that really matter.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I have a positive experience to share about my payday loan. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.

I understand the product and know that it was the best option for me. Not only was it a cheaper alternative, but I was able to take out the loan right when I needed to.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

I received a phone call from a XXXX at XXXX XXXX XXXX XXXX ext. XXXX saying I owed {$950.00} from 5 years ago for a payday loan I took out and never paid. I asked her if I could receive something in writing because I did not recall this debt. She said they just give you a courtesy call, but that's it. She eventually got rude with me and told me that my husband (who she had spoke to earlier) seems to understand credit, but that he clearly did not know who he married. I told her that I was not saying I would not pay, but that I wanted something in writing before I agreed to pay anything because I did not remember this debt from 5 years ago. She then got very mean and said there was no agreement right now for payment and said they do not have the original creditor's information just the bank who is trying to collect now. She got so mad and went off yelling at me about getting a levy or garnishment. I then told her that in order to do either they would have to go through a court and that I should get something in writing, which was all I wanted before I agreed to pay anything. She insisted that they did not have to go to court that it was a bank. Again, she was very mean and rude and then she hung up. I believe this was a scam since I did not take said loan out and can not find any company name attached to the phone number she called from or from the XXXX number I had to call back to. When you call in all that is said is Claims Division.
A pay day loan store really helped me and I want you to know why I used this product. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It is a quick and cheap alternative when you need money fast.

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we wouldn't have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Pay day loans are a great option for me to hire someone to repair it for me. Now I don't have to worry.
You must be aware that there are good stories about payday lending and I am one. Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

Tax season is never a fun time of year. When the time comes and I can't pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

Whenever I need work done on my home I know it will end up costing me. When I'm not able to afford the bill, I turn to my local payday loan store to help me out. It's great knowing they are there for me when I need it.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I'm so glad this is an option for me.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

I've used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.
Please understand that a payday loan is very important to me. I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely wouldn’t have been possible.

I hope you will listen to my story as to why a pay day loan helped me. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.
When in a bind I turned to a payday loan and it helped me. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

When my checkbook is extra-busy during the holiday season, it is nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Sometimes my insurance does not cover all my expenses. When that happens, I need to turn to a payday loan to help me pay the rest of the bill. I am so glad this is an option for me.
November 9, 2015

I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. XXXX, every year I struggle to find the extra dollars to help make these days a little more special for my family. Pay day loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

After everything was said and done, these short term loans were my cheapest option. I did nt have to pay any late penalties and there were no hidden fees.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I m so glad that I am protected again.

During a difficult time, I did nt know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do nt have to rely on the government for help.

I do nt like to rack up a lot of debt on my credit card so sometimes I use pay day loans. They are great and I do nt have to worry about overspending on my credit card. Pay day loans get me the money I need and I know exactly what I m getting into.

I was in a bind to buy my child their back to school supplies for the year and the pay day loan helped me out. I was able to get the things my child needed to go back to school prepared.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didnt have to worry.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I m so glad I did nt have to miss any work days because of my car.

I ve used payday loans to pay my taxes. This was a life saver. I did nt think I would be able to pay all my bills and my taxes without help, and I was right. Fortunately, help was there when I needed it. I m grateful I could get a payday loan.
I need you to know how important my payday loan was to me. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

I hope you will listen to my story as to why a payday loan helped me. I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

After a medical emergency, I had to deal with the bills from the hospital. Payday loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

How great for me that a payday lending store was around the corner when I needed it. The XXX are full of holidays from XXX to XXX to XXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

I used a payday loan and it got me out of a jam. Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.
What a huge help it was to have a pay day loan available to me. Where would I be without pay day loans? My house probably would ve fallen into total disrepair by now. I use the loans to pay for things I did nt think would ever break. It s hard to pay for repairs even when you know certain things are getting old and you re saving up to replace them.

My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

Power and water bills are some of the toughest ones to pay. You ca nt be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

A payday loan helped me buy insurance, which was helpful. If I had nt gotten the payday loan, I could nt have afforded the insurance. Replacing my stuff would have not even been an option, because I would nt have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

I ve used short-term loans to pay my taxes before, and I m glad that they were around for me. I chose to take out a loan rather than face the IRS or pay a late fee. In the end, this was the cheapest and easiest option for me.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was nt able to pay the entire bill. I took out a pay day loan to pay what I could nt afford and was able to pay my bill.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

My child needed new school supplies for their first day but I was nt going to be able to afford it. I took out a payday loan and got the money I needed to purchase all the supplies just in time for the first day of classes.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just XXXX example. It’s hard to plan for XXXX you have little control over, and unexpected visits XXXX. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it’s always worked out well.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child’s school supplies. Without the loan my child would have missed out on important opportunities in their education.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

I am excited to share my story about my payday loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.
Payday and car title loans continue to burden Ohioans with unaffordable, triple-digit interest rate debt, draining XXXX of dollars a primarily from the state's low-income residents. These findings are the first look at the Ohio payday and car title lending market since Ohio voters went to the polls in 2008 to affirm capping the rate at 28 percent annually, a mandate that lenders have undermined through legal loopholes.

The flourishing payday lending practices in Ohio are the ultimate case-in-point for why rules governing predatory practices must be airtight. The Consumer Financial Protection Bureau should take note clearly, this is an industry that will find and exploit any possible angle to continue making predatory loans designed to trap Ohioans in an endless cycle of debt.

Though Ohio voters overwhelming supported a ballot initiative capping payday loan rates at 28 percent, legislative loopholes allow predatory lenders to charge interest rates averaging over 300 percent. In order to continue making triple-digit interest rate loans, payday lenders simply re-registered as mortgage lenders or “credit service organizations,” thereby exempting them from the rate cap.

In recent years, in Ohio and across the United States, payday and car title lenders have started offering a new kind of deceptive loan. These loans are structured with multiple payments, rather than a single balloon payment, and for terms longer than the typical 14- or 30-day loan. For some lenders, they offer these triple-digit loans secured by access to a borrower’s bank account or car for terms lasting up to two years. Despite being structured with multi-payments, the fundamental harm of making unaffordable loan payments remains.

The findings in today's report, showing that the majority of payday lenders now offer both payday and car title loans in Ohio, reveal how predatory lenders are doubling down on their efforts to offer harmful products. This diversification of predatory loans is problematic.

Today's report highlights the harm caused by predatory payday and car title practices, which can and should be addressed by state-level action to enforce the rate cap that Ohio voters have already approved. It also highlights the need for strong rules, without loopholes, by the Consumer Financial Protection Bureau that effectively address the debt trap of unaffordable loans.

Take time to review this report and give it the weight it deserves.

Thank you for the opportunity to bring this report to your attention.

Yours sincerely, XXXX XXXX XXXX : XXXX XXXX XXXX XXXX, Kansas XXXX : XXXX XXXX XXXX : XXXXXXXXXXX

I have benefitted from a pay day loan and wanted to share my experience with you. I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.
I hope you will listen to my story as to why a pay day loan helped me. Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I live in a very old house, and have to fix stuff a lot. Sometimes it's more expensive than I ever could've imagined, so I take out a pay day loan. Moving is expensive so until I can afford that, I know I can count on pay day loans.

When my child was XXXX we had multiple XXXX visits and XXXX to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

Power and water bills are some of the toughest ones to pay. You can't be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

It's hard to plan for an XXXX you have little control over, and unexpected visits XXXX. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it's always worked out well.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I'm glad they never tried to take advantage of me.

My kids need important school supplies to keep track of their belongings and assignments. These add up to be pretty expensive so I'm glad I decided to take out a payday loan in order to afford them.

I've had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.
My payday lending story is not only good but I hope it will help other people who need this support. At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

A lot of people look forward to the holidays, but in the past, I have not been one of them. I have not been able to handle the bills that come with expenses around that time of year. I really was not sure I was going to be able to make a special XXXX happen for my family until I got a payday loan to help me with my bills.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I'm sure that taking out a payday loan is the best decision for me because it was cheap and easy. These loans are perfect for me in the times that I need them.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

I know what I'm getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I'm glad this is an option that is available to me. This loan is not complicated and so easy to understand.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.
At a difficult time a payday loan helped me out. Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

The payday company I took my loan from has helped me tremendously. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I am grateful for the payday loan I used. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.
I support payday lending because it has made a real difference in my life. Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I'm glad that pay day lending was an option for me.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

With health insurance premiums changing, sometimes it's really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.
I want to tell you why payday lending is important. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

I worry about government interfering in our lives by telling us what to do with our financial resources. I cannot always predict when a bill or family issue comes up and I need money to resolve the problem. These types of loan have been there for me several times and so I hope you will not take that ability or right away from me.

I support pay day loans because I had a good experience. My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I worry about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I am so glad this option was available to me.

Please understand that a payday loan is very important to me. With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the daycare and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.
Please know that a payday loan helped me and I hope this credit option is still available in the future. I used a payday loan to pay for my insurance, which I knew I needed but was not able to afford in a big payment. I do not own a home, but I have a lot of stuff built up over several years of renting. With the payday loan, I was able to cover what I cared about.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, and got me through a period when money was being spread thin over a lot of needs.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.

Sharing my story is important because others may need the same credit option of a payday loan like I did. It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX of Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a payday loan to make sure that the whole family’s bills are paid.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I am happy that I had the choice of a payday loan to use. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
November 9, 2015

Please support pay day lending because it did help me. The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

I am so glad to have had access to a pay day loan. It was a cheaper and much less stressful alternative for my family.

November 9, 2015

A pay day loan store really helped me and I want you to know why I used this product. Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we did not have to worry as much about the payments and can focus on staying healthy.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I did not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

When I did not have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for people like me who do not have a lot of options for short term loans.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.
A payday loan has made a positive impact on my life and I wanted to share my story. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it’s a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not ever want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Please do not believe that all payday loans are bad, because I had a very good experience. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.
A payday loan is not a bad thing and I hope to share my story with you. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a payday loan. I don’t use it very often but I was glad I did when a problem came up that I wasn’t expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Once in a while, I need a small loan and I don’t want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus payday loans are easy to deal with. I hope the government doesn’t remove a lending option that’s always worked well for me.

Taking out a payday loan was good for me and I think it’s important to tell you why. My health insurance keeps changing, and my current plan doesn’t cover nearly as many expenses as I would like for it to. To offset these costs, I’ve taken out a couple of payday loans to help pay for my bills -- especially ones that are not exactly expected.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.
My payday lending story is not only good but I hope it will help other people who need this support. When my checkbook is extra-busy during the holiday season, it’s nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

Traditional banks don’t seem to care about short term loans, especially when I need one for a few XXXX dollars. I was able to get a quick payday loan instead and got the cash I needed.

I never knew how expensive my phone bill could get until recently. I didn’t budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Tax season is never a fun time of year. When the time comes and I can’t pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

Last year I knew I was not going to be able to afford all of the supplies my children would need at school and feared that my finances would hold them back from a good education. I took out a payday loan so that my kids would have the tools to keep up with everyone else.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I don’t use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Everything I own I keep in my apartment. In case anything ever goes wrong, I wanted to get insurance to protect it. The only problem is that I was not prepared for how much it would cost and I had to get a loan to make the payment. Being able to get a quick loan on short notice was the easiest and best way for me and this option should be around for future needs.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.
I share my story about payday lending because it is important to keep this credit option open. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I’m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I’m so glad I did because it put me at ease knowing I was protected.

Just like everyone else, I don’t like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

When I had some financial issues I used a payday loan and am grateful the choice was there. While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can’t pay on my credit card.

I never knew how expensive my phone bill could get until recently. I didn’t budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.

Please do not limit the use of payday loans because I really needed one. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

Honestly, I don’t know what I’d do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you’re hurting by taking away this lending route.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Bills are always higher in the XXXX, and I’ve learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have payday loans as a backup.

Before I walked into the store, I did not know much about payday loans. Once I walked inside, the friendly staff sat down with me and discussed the loan. I am so glad they took the time to walk me through the entire process and I understood everything.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Last XXXX, I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would not have been possible.

As a parent, back to school supplies can add up quickly. With a payday loan, I was able to purchase school materials for my children without having to cut out some of the necessary items on their school list.

Car repairs are rarely expected and usually expensive. For those times that I can’t pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few payday loans, I was able to get all my bills paid on time and make sure that my child recovered well.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family.
Of the many stories you get please read mine because it is important to me. A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I d be able to afford it. The loan provided the money I needed without a huge hassle.

I ve used pay day loans before because I do nt have a lot of confidence in banks today. These loans have always been there to help me and I ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

I do nt know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

I have a positive experience to share about my payday loan. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do nt have the money to do this, I use a payday loan.

When the calendar hits XX/XX/XXXX, I know that XXXX is right around the corner. And that s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

There are nt a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would nt have been able to pay my bills.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

My family would nt be able to manage all our home repairs without pay day loans once in a while. I ve taken them out for all sorts of things these last few years, and they ve always been a good solution when money is tight.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.
Please take time to read my positive story about my payday loan experience. A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.
My family had a good experience at a tough time because of a payday loan. My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do nt expect.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did nt think of. They really helped me out and got me the money I needed quick.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.
A payday loan helped my family and it was important for me to share my story with you. I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

Honestly, I don't know what I'd do if I couldn't take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

Taking out a payday loan gave me the financial flexibility I needed to purchase my child's school supplies. Without the loan my child would have missed out on important opportunities in their education.
November 9, 2015

I was fortunate to get a payday loan and it really helped me. Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Sometimes minor things turn into big repairs. Payday loans are great in those situations, whether I’m buying parts or hiring someone to make a repair that I can’t manage. These loans have been an huge help.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

In order to avoid paying late fees, I ended up using a payday loan. This loan was the cheapest option as it saved me money in the long
I share my story about payday loans because it is important to keep this financial option available to everyone. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Last winter was particularly brutal, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

After a medical emergency, I had to deal with the bills from the hospital. Pay day loans helped me take care of some fees that I could not pay by myself. I am lucky I did not fall behind on my medical bills and ruin my credit score.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

There are many reasons why I support payday lending but I want to tell you why it helped me. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

At a difficult time a payday loan helped me out. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

When I fell behind financially, taking out a pay day loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it is not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I am so glad it was readily available to me.
I need you to know how important my payday loan was to me. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and did not have to ruin my credit score either.

I have come to know the manager and staff here and so I know that I can trust them. They help me whenever I am confused and talk me through my options to determine which will be the cheapest and most efficient.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

The positive impact that a payday loan has made is important which is why I want to tell you my story. Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

I have a good story to tell about the payday loan I got. When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.

Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have payday loans as a backup.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.
November 8, 2015

Please know that a payday loan was important to me. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they didn’t try to use language that would confuse me.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.
A payday loan made a positive impact in my life. I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a pay day loan would be.

Some banking fees and penalties are awful to deal with and pay day loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

I had to get a lot of work done on my home and it was nt something I was able to ignore. I really needed to get my house fixed and my insurance really was nt helpful. In order to pay for everything, I got a pay day loan. It was so easy and really gave me a helping hand.

Taking out a short-term loan during the holiday season was one of the best decisions I ve ever made for my family s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

Just like everyone else, I do nt like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

I recently used a short-term loan for a very necessary family expense : groceries. With food prices skyrocketing over the last few years, it s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I m so glad I did because it put me at ease knowing I was protected.
I wanted to tell you my story because I think it is important for you to understand that pay day loans have been a good thing for me and should be available to everyone who needs them. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I have benefited from a pay day loan and wanted to share my experience with you. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was nt able to pay the entire bill. I took out a pay day loan to pay what I could nt afford and was able to pay my bill.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

The times I ve needed money, I ve needed it immediately. I could nt wait around for a bank to process an application, and I did nt know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.
I wanted to share my story about the use of a payday loan. It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is plain un-American to take away this freedom from me.

Tax season is never a fun time of year. When the time comes and I cannot pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

I was thankful for my payday loan experience and I wanted to share it with you. My child needed important supplies to keep themselves organized. Due to my reduced schedule at work recently I was not going to be able to afford these important supplies until I took out a payday loan, which gave me the money I needed for their education.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Obviously groceries are a monthly necessity, but sometimes it is tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

I share my payday lending story with you because it is important to keep this option available. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.
What a huge help it was to have a pay day loan available to me. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

There are many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I am doing and find that these loans are a reasonable option for me.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

My children's school supplies are increasingly expensive as they enter more advanced classes. I would not have been able to afford these supplies had it not been for the pay day loan.

Payday loans worked great for me. After it was all said and done, I got the money I needed and it ended up being cheaper for me. This was perfect for what I needed!

Using my credit cards when I do not have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I do not have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I could not imagine my life without pay day loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without pay day loans.

Keeping our house nice and neat is extremely difficult when you have a family. I've taken out pay day loans to make sure our house is a safe place for them to grow up in.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

When the calendar hits XX/XX/XXXX, I know that XXXX is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.
I hope you know that I have a great story about my loan from a payday lender. Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I m glad I did. Everything was very easy and this was a perfect option for me.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were nt quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Pay day loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would ve had to neglect if I did nt have the option of the loan.

When money was tight, I was nt sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do nt have to stress out about any car troubles for the near future hopefully.

I was so relieved to take out a pay day loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

There are some months that I m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.

When I did nt have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did not have enough money to pay for everything, I was able to get a payday loan to cover what I could not afford.

This loan was the cheapest for me because I was able to avoid the many fees at my bank. I am glad payday loans are available to people like me that need them.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.
Taking out a pay day loan was good for me and I think it’s important to tell you why. I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I’ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a pay day loan for help. The loan was fast, easy, and took care of my financial worries.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I can’t afford the supplies, I’ve gotten a pay day loan and have found them very helpful.

Last year I knew I was not going to be able to afford all of the supplies my children would need at school and feared that my finances would hold them back from a good education. I took out a pay day loan so that my kids would have the tools to keep up with everyone else.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

I used a loan to help pay for my insurance. I’m so glad that I am able to have the peace of mind and it’s all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.
Not all payday stories are bad, so please take time to read my positive experience. I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

I'm usually very concerned about how to afford all the back to school supplies my children's school requires, but this year I was comforted by the use of a payday loan. I used this loan to buy much of the supplies my kid needs to keep up with their classmates.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

Payday loans are a good alternative to asking family for money when things break at home. I've used them especially for home repairs. You never know when those could fall apart.

When my child's birthday was coming up, I didn't have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.
You need to know that a pay day loan helped me out tremendously. A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

From the moment I walked into the store, I knew that I made the right decision to take out a payday loan. A payday loan made it possible to get the money I needed without dealing with any extra problems.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I never had insurance before until a friend suggested I look into it. I do nt have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did nt have enough money to pay for everything, I was able to get a payday loan to cover what I could nt afford.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I never like paying bills, but somehow water bills are my least favorite. When they re high, I get a pay day loan rather than being delinquent. After all, if you do nt pay your water bill they shut it off.
November 8, 2015

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I can't imagine how much harder this year would've been without the possibility of getting a pay day loan!

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

Getting a pay day loan was the best option for me because it was inexpensive. In the end, I got the money I needed and did not have any surprise fees. I'm so glad this option was available to me.

I love my house but it's been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I've started getting pay day loans to repair anything I can't pay for out of my own pocket.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It's not something I've done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Sometimes, the expenses in my life take up so much of my income that I do not have any left over to pay taxes. Payday loans are a good option when this happens, and they keep me from getting into trouble for not paying my taxes.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from
I have had a good experience with my loan from the payday loan company. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

Managing a budget and then having an unexpected issue come up is a challenge. But I was able to use the money to pay for childcare services when I needed it most.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

My children are young and creative and I didn't want to stifle that creativity because I couldn't afford supplies. For this reason, I decided to take out a payday loan, which gave my kids the opportunity to explore a full education with all the necessary supplies.

You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I have benefited from a payday loan and wanted to share my experience with you. A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Not all payday stories are bad, so please take time to read my positive experience. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.
I turned to a payday loan for assistance and I am glad that I did. There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

When the holidays came, we did not know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.

My children are young so having enough important school supplies is crucial to their education. I was not going to be able to buy them what they need this year until I decided to take out a payday loan.

When I fell behind financially, taking out a payday loan helped me make sure that my child was properly taken care of. Nothing is more important than taking care of your children, and being able to do that with the help of a loan was a life-saver.

I share my story about payday lending because it is important to keep this credit option open. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a payday loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

More often than not, I am living paycheck to paycheck, with very little left over to provide for my family when XXXX rolls around on the calendar. That is why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.
Payday loans are not bad because I had a very good experience with mine. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

Kids are expensive, and if one of them gets sick or hurt, they’re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits to the doctor, as well as from freak accidents and injuries. With pay day loans, we can focus our worries on broken bones, not a broken budget.

Anyone knows that a lot of times it’s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it’s better than getting into a situation with a credit card company.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into pay day loans to make sure I don’t fall behind. Those loans have helped immensely when I feel like I don’t have enough to cover bills.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I don’t have to answer too many questions and I leave with the money I greatly needed.

Pay day loans are so helpful when I don’t know where else to turn. A few years ago, I needed to fix a bunch of things in my house and I took out a loan to help with some of them. Next time I have a big home repair bill, I’ll probably use a pay day loan again!

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I am one of the many people that have enjoyed my experience with a payday loan. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I wish power bills did nt exist, but unfortunately they do, and if you do nt pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

The positive impact that a payday loan has made is important which is why I want to tell you my story. Thanks to the payday loan my child does nt have to miss out on important opportunities to learn. I was going to have to cut some of the important supplies that were needed but now we do nt have to sacrifice those.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do nt know how I would live without it.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would ve had to borrow people s cars to get to work, and that s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

Have you tried to get a few XXXX dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did nt have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

Repairs on a house are terrible, especially since I ca nt manage most of them myself. Thanks to pay day loans, I have the ability to hire someone to do them for me and I dont have to worry.

At a time when I needed help I turned to a payday loan. Although I do nt regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
My payday lending story is not only good but I hope it will help other people who need this support. Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

We as a country try to regulate and re-regulate everything. It is time that we leave some things alone. Payday loans fill a void that is getting bigger and bigger every day because other lending institutions do not always want to help. So let’s try to keep government out of this and do what is right for all families who use this product.

A payday loan has been a good thing for me so I wanted to share my experience. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.
Payday loans are not bad because I had a very good experience with mine. Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money -- an advance on my next paycheck is better for me.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I am so glad I did not have to miss any work days because of my car.

I could not imagine where I would be without the help I have gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

A payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I have had such a great experience with my payday loan company that I wanted to tell you about it. Over the holidays, budgets can be stretched fairly thin. I was not sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.
I support payday loans because I had a good experience. Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Please know that a payday loan was helpful to me and I wanted to tell you why I used one. Rather than a traditional loan, I applied for a payday loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

Without a payday loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The payday loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you don't pay your water bill they shut it off.

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

I hope you will keep payday lending stores open for business because they provide a great service for me and so many others. There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

At a challenging time, a pay loan helped me fix a situation that was important to me. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I don't pay late fees or have the utility company shut off service to my house.
I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

I want to tell you why payday lending is important. This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

Please learn from my experience that payday loans are a good thing and should be available to everyone who needs them. I got a payday loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.
Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.
I hope you will not take payday loans away because I have a good story to tell. Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I was impressed with the accessible and friendly staff at my local store. I know them and they know me so I trust them to help me with this important decision. Everything was explained completely and I am confident this was the most convenient option for me.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Payday loans are not bad because I had a very good experience with mine. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.
I obtained a payday loan and I wanted to share my story with you. The whole payday loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I'm glad they didn't try to use language that would confuse me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

With medical insurance deductibles rising, I've found that it's very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.

If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

I needed to take out a loan recently but didn't want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

A payday loan made a positive impact in my life. Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I've used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.
There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

The times I’ve needed money, I’ve needed it immediately. I couldn’t wait around for a bank to process an application, and I didn’t know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

I got the quote back from my insurance company and I couldn’t believe what they wanted me to pay. I had to get a payday loan in order to help me with the payments.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

We try to live modestly, but the holidays are a time when we always seem to need a little more than what we have coming in. Using a payday loan helped me survive this period, and then I was able to pay everything back once things quieted down. It made all the difference in the world to us.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Taxes are not exactly optional. Payday loans helped me make a higher than expected payment. Without them, I would be in trouble with the law or get penalized.

During the summer months my daycare bills double with my children’s activities. My payday loan gives me peace of mind for my children’s summer plans and allows us to go back to school shopping too.

When I am having a particularly hard time keeping up with bills, home maintenance falls to the back burner and a lot of things that need to get done around my house just get ignored. This year, I’ve started taking out payday loans when necessary to get the job done with keeping my home in great shape.

I got a payday loan and wanted to tell you my story. I do not think it is right for someone to take away my options. When I’m in a bind and need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.
I was thankful for my payday loan experience and I wanted to share it with you. After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

A pay day loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Payday lending is a good thing and I wanted to tell you why I believe it is. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Pay day loans are a great option for me to hire someone to repair it for me. Now I don’t have to worry.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I’ve used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I’ve never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.
When I needed help a payday loan was there. Bills are always higher in the summer, and I’ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I’m thankful to have pay day loans as a backup.

There are a lot of options out there for people that want to get a loan. That’s what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Please do not limit the use of payday loans because I really needed one. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

I am happy that I had the choice of a payday loan to use. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Some of the big banks will not loan small amounts of money. It’s better for me to use a cash advance where I know what I’m getting into and can pay it off with my next paycheck quickly.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I don’t quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

The entire process truly was quick and painless. When I had some car issues, I was able to walk in and walk out with a loan to help pay the bill for the repairs.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.
Please do not take the payday loan choice away from consumers because one helped me very much. This year my work has been slow and I was afraid my children’s education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

When my water bill is high, I look to payday loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So payday loans are the best solution.

A payday loan has made a positive impact in my life so please read my story. Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I’m glad that payday lending was an option for me.
You need to know that a pay day loan helped me out tremendously. Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a pay day loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

I love my house but it's been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I've started getting pay day loans to repair anything I can't pay for out of my own pocket.

Thanks to the payday loan my child does not have to miss out on important opportunities to learn. I was going to have to cut some of the important supplies that were needed but now we do not have to sacrifice those.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still cannot believe how easy the whole process was.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.
November 8, 2015

I am happy that I got a pay day loan and wanted to tell you why it helped me out. It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Taking out a short-term loan during the XXXX was one of the best decisions I’ve ever made for my family’s finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that pay day lending could help us make sure I got better.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

Back-to-school shopping is always tough on my family, and last year we decided to take out a pay day loan. I’m so glad we did; it was so easy and helped us so much! I hope next year we won’t need a loan, but it’s nice to know that getting one is possible.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can’t handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.

November 8, 2015

My story about my payday loan is important and positive. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.
November 8, 2015

A payday loan has helped me on more than one occasion and I want to share my story with you. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice Christmas. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.
Sharing my story with you is critical because I do not want you all to decide that payday lending should be taken away. I used one and it was very helpful to me. As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I am covered if something bad does happen at home.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Once I got into an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

When I’m in a bind and something in my house breaks, it feels like my world is ending. Home repairs are always so expensive. With payday loans, though, I can take care of the repairs whenever I need to and not worry about having to borrow money from a friend or family member.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.
I wanted to share my story about the use of a payday loan. Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I can’t imagine how much harder this year would’ve been without the possibility of getting a pay day loan!

If you decide to take away pay day loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

I decided to take out a payday loan to help pay for the books and other supplies my children would need for school. Without this help my children would have been unprepared and unable to keep up with their homework -- it was a life saver.

After I pay my typical monthly bills and expenses, sometimes there isn’t much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.
When in a bind I turned to a payday loan and it helped me. As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

Once in a while, my family gets a loan to pay our bills so we do not have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Thanks to the payday loan my kids do not have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

Sometimes I feel like I’m just part of my bank’s bottom line. When my bank can’t help me out, I turn to payday loans. I have never been disappointed with the service I’ve gotten at these stores and I’ve been able to meet my financial obligations.
A payday loan helped me when I didn’t want to turn to others for help. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Once in a while, my family gets a loan to pay our bills so we don’t have to be late. Especially with kids, I can’t even imagine the consequences if our power or water got shut off.

Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and don’t think the opportunity should be taken away from me in the future.

I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.
Please do not take the payday loan choice away from consumers because one helped me very much. Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I can't imagine how much harder this year would've been without the possibility of getting a pay day loan!

I have a lot of pride and when I couldn't pay my bills, I knew I couldn't turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

There have been times when I couldn't quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

When my wallet was spread thin over the holidays, I didn't know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

My car needed a repair and I couldn't afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had XXXX less thing to worry about.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

I urge you to keep an open mind on payday because I have a good story to tell. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I am grateful for the payday loan I used. When the bills come and I don't have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.
The positive impact that a payday loan has made is important which is why I want to tell you my story. Having a house full of kids means lots of accidents that involve some home repairs. For those times a payday loan comes in handy around the house.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I’ve needed them.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Payday loans have helped me get a little extra cash so I can purchase gifts and costumes.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

Although I don’t regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

The worst part about water and power bills is that if you don’t pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to payday loans to help me.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but couldn’t pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I wouldn’t fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.
Please support payday lending because a payday loan helped me. The entire process was very easy and was best for me because it
saved me money in the long term. I knew exactly what I was paying when I left and didn't have any issues.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan
to get the extra money to cover those expenses.

It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I
know that by next pay day I will have what I need to pay it back and not lose any property.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I
walked out with the cash I needed and I wasn't sitting around waiting to get approved.

I wanted to share my story about the use of a payday loan. This product is really easy to use. I walked in and in less than an hour I was
approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when
utility bills seem to be piling up. I've used payday loans many times to make sure I don't pay late fees or have the utility company shut
off service to my house.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able
to choose the option that suits my need and costs the least. Short term loans can be a good choice.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. Even though
my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able
to get to work on time every day and might have lost my job.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money
quickly. There was never any hassle.

The worst part about water and power bills is that if you don't pay them, they get cut off, and you need both those things. When I really
can't pay those bills on time, I turn to payday loans to help me.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay
the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was
able to pay it back over time.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire
process. This was an easy and affordable option for me when I needed it most.
A pay day loan store really helped me and I want you to know why I used this product. A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. To avoid a utility from being shut-off, I went ahead and got a pay day loan so I don’t have to pay additional costs. It was an absolute life saver.

There is no loan that is perfect for every need. Payday loans are a great and inexpensive choice for a short time, but another type of loan may be better if the need is longer. However, being able to choose the right loan for the purpose gives consumers the freedom to make the best choice for their situation.

Money issues happen and I was glad I went to a pay day lending store. A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.
Please know that a payday loan was important to me. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

I walked away very impressed with the staff's knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has not always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

Last winter was particularly brutal, and my home maintenance bills were piling up fast. With a payday loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

I was at an ATM guy approached me and asked to put a check in my account and get cash right back out said no started to walk away then talked about XXXX and how to use it scared me so I put my pin in though what the heck its all on camera and its daytime so he will get caught. Called the police he is now currently in jail for serving time for another trial so still hasn't been convicted of my case because he is still in an existing one. He stole my money XXXX $ cash bank refund temporary and toke it back.
At a troubling time a payday loan came in handy. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I got a loan to help me with a home repair, and am so glad I did. Now that it’s all fixed I do not have to worry anymore. Without the loan I would’ve been forced to ignore all the broken parts.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

A payday loan helped me when I did not want to turn to others for help. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

When I needed help a payday loan was there. Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
November 8, 2015

My family had a good experience at a tough time because of a payday loan. More often than not, I'm living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That's why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided overdrafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I am happy to have been able to avoid that.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I'm usually very concerned about how to afford all the back to school supplies my children's school requires, but this year I was comforted by the use of a payday loan. I used this loan to buy much of the supplies my kid needs to keep up with their classmates.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.
I used a payday loan and it really helped me. I was so relieved to take out a pay day loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Costs from an ATM transaction or a late bank fee can be expensive. I'd rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting -- fire, theft, flooding -- and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.
You must be aware that there are good stories about payday lending and I am one. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I’m happy that I got a payday loan and needed to tell you how it helped me. When I need cash, I need it right away. I can’t always wait around for my bank to process a ton of paperwork, and I did not know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

To avoid a utility from being shut-off, I went ahead and got a payday loan so I do not have to pay additional costs. It was an absolute lifesaver.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.
I need you to know how important my payday loan was to me. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Water bills are awful. Nobody wants to pay them, and I'm the exact same way. When I'm worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

Payday loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

I urge you to keep payday lending available to all Americans. I always try to pay my bills online so when my taxes come, things are no different. Sometimes though, my taxes are a little higher than I expected and I have to turn to payday loans to help me out. This was great and made sure I did not have to pay any of those dreaded late fees.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

A payday loan has helped me on more than one occasion and I want to share my story with you. Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family, and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.
It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some daycare expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

Back-to-school shopping is always tough on my family, and last year we decided to take out a payday loan. I am so glad we did; it was so easy and helped us so much! I hope next year we won’t need a loan, but it’s nice to know that getting one is possible.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I know that a payday loan saved me and wanted to tell you about it. I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That’s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I’m so glad this is an option for someone like me.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.
I hope you know that I have a great story about my loan from a payday lender. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The pay day loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

Pay day loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.
My story is not unique but it is important to me and I wanted to share it. There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

An incident at home caused damage and I did not have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it is nice to have a safety net like that to help me when I need it the most.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I am happy that I got a payday loan and needed to tell you how it helped me. I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I’ve never had my power shut off.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.
November 8, 2015

A pay day loan helped me and I hope you read my experience. Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

The government made me get ObamaCare and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

Even though I try to budget my expenses, I have a house full of kids and sometimes I get unexpected bills. When I need a little extra help I get a payday loan and I do not know how I would live without it.

November 8, 2015

The payday company I took my loan from has helped me tremendously. This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.
At a challenging time, a short term loan helped me fix a situation that was important to me. From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I can’t afford the supplies, I’ve gotten a payday loan and have found them very helpful.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

I have a good story to tell about the payday loan I got. With health insurance premiums changing, sometimes it’s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.
I have had a good experience with my loan from the payday store. The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and didn’t have any issues.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

I don’t always use a payday loan but when I do, it’s been worth it. I like being able to have different options and I hope the government doesn’t rip this away from me.

I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Anyone knows that a lot of times it’s better to just pay cash instead of using a credit card and getting into credit card debt. I like to use a cash advance on money I know I have coming next paycheck. For me, payday loans are more straightforward, and it’s better than getting into a situation with a credit card company.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.
I wanted to tell you that a payday loan is not bad because I had a good experience with mine. When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few hundred dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

I want to tell you my story as to why a payday loan was important to me. You should not use a credit card if you do not have the money to pay it off by the due date. That is when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be protected, and I would not have been able to otherwise. These loans help people like me afford extra bills like this one.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

When I realized that I could not afford the supplies suggested for my kids at school I decided to take out a payday loan. I am so glad I did because it allowed me to get all the supplies I needed for my children in time for the first day of school.

It is so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

You need to know that a pay day loan helped me out tremendously. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.
One payday loan helped change a terrible situation into a good one. When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I couldn’t imagine where my family would be without this type of loan, so please do not take this choice away.

Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I don’t fall behind and get my power shut off again.

At a difficult time a payday loan helped me out. I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

When I had some money trouble I used a payday loan and am happy I did. My car broke down and I didn’t have any other choice but to pull out a short term loan. I’m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I don’t think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

When my child’s birthday was coming up, I didn’t have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.
I can not begin to tell you how great my experience was about my payday loan. I was new to the pay day loan process and was nervous because I really did n't know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXXX hoops.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does n't get shut off. Sometimes I can n't afford my bills, but I definitely can n't afford to lose my water. So pay day loans are the best solution.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I m so glad there is one right by my house to make it even easier for me.

The XXXX is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

151107-000374 November 7, 2015

I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do n't want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

The government needs to stay out of my wallet! I can make my own decisions and I do n't need people telling me what to do with my money. I do n't limit who you can borrow from, so why should you be able to limit my choices?

When in a bind I turned to a payday loan and it helped me. After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Sometimes I feel like I m just part of my bank s bottom line. When my bank ca n't help me out, I turn to pay day loans. I have never been disappointed with the service I ve gotten at these stores and I ve been able to meet my financial obligations.
November 7, 2015

Of the many stories you get please read mine because it is important to me. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I am so glad that I used this loan to help my situation.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

November 7, 2015

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That is when payday loans are helpful and I am glad they are available.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

November 7, 2015

I wanted to tell you why payday lending is so important for me and my family. I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.
November 7, 2015

I urge you to keep an open mind on payday because I have a good story to tell. Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

November 7, 2015

I wish you would keep pay day lending available because one of the companies has really helped me out. One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was glad I did when a problem came up that I was nt expecting. A long XXXX increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was nt sitting around waiting to get approved.

November 7, 2015

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. When money was tight, I was nt sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do nt have to stress out about any car troubles for the near future hopefully.

Keeping our house nice and neat is extremely difficult when you have a family. I ve taken out pay day loans to make sure our house is a safe place for them to grow up in.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has nt always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

Some of the big banks will not loan small amounts of money. It s better for me to use a cash advance where I know what I m getting into and can pay it off with my next paycheck quickly.
A payday loan helped me when I did not want to turn to others for help. Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few hundred dollars and banks do not just lend that amount.

I've had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a payday loan to get me through hard times. I can't imagine this past year without the possibility of getting a payday loan.

It was easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next payday I will have what I need to pay it back and not lose any property.

Power and water bills are some of the toughest ones to pay. You can't be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Thanks to the payday loan my kids don't have to share their school supplies, making schoolwork much less challenging. This loan really helped my family out when we needed it.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afford the insurance.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.
I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. My child needed new school supplies for their first day but I was not going to be able to afford it. I took out a payday loan and got the money I needed to purchase all the supplies just in time for the first day of classes.

The interest rate of credit card companies is always changing. With it being so unpredictable, you can't really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It's a lot easier for me.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I recently had an incident in my home and I am so glad I had renter's insurance. The damage could have been a lot worse but thanks to my insurance, I was covered. This would not have been possible without the help I got from a payday loan when I got my insurance.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I'm so glad they were there to help.

After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot XXXX and cold XXXX. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

During the XXXX months my daycare bills double with my children's activities. My pay day loan gives me peace of mind for my children's XXXX plans and allows us to go back to school shopping too.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

Getting around town was almost impossible when I couldn't drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.
I have benefitted from a payday loan and wanted to share my experience with you. There are a lot of options out there for people that want to get a loan. That’s what makes this country great – I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

To pay a portion of my health insurance cost, I turned to a payday loan. It was a great alternative for me to use and I really found it to be helpful.

I feel like the government is always looking to control something. I rely on payday loans to help me when times are tough and don’t know what I would do without them. This is something that government needs to stay out of.

I can not begin to tell you how great my experience was about my payday loan. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

When my wallet was spread thin over the holidays, I didn’t know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I am glad I found out that payday loans were available.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. A payday loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I am glad this option was available to me so that I could make the payment on time.

My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.
I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Getting a pay day loan really could nt have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

Sometimes it s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I m so glad it was readily available to me.

I could nt believe it when I saw how high my cable bill had been. I did nt even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

When in a bind I turned to a payday loan and it helped me. Getting around town was almost impossible when I could nt drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

My hours were cut at work as a result of Obamacare, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.
I hope you learn from my story that payday loans and their stores really do positively contribute to many families across this country. My story is just one example. Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I have a good story to tell about the payday loan I got. Without these types of payday loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I don’t want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Getting a payday loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would’ve been impossible to keep them safe without these home repairs.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.
Please do not limit the use of payday loans because I really needed one. Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it’s always worked out well.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

I used a loan to help pay for my insurance. I’m so glad that I am able to have the peace of mind and it’s all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
Payday loans are not bad because I had a very good experience with mine. Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a pay day loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

My children need many school supplies to help them with their homework. I was not going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

When my checkbook is extra-busy during the XXXX season, it's nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I'm doing when I take out a loan.
I have had such a great experience with my payday loan company that I wanted to tell you about it. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

XXXX. Every year I struggle to find the extra funds to help make these holidays a little more special for my children. Pay day loans have helped me get a little extra cash so I can purchase gifts and costumes.

I know that a payday loan saved me and wanted to tell you about it. When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it s a quick and cheap alternative when you need money fast.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.
November 7, 2015

I need you to know how important my payday loan was to me. Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

At a difficult time a pay day loan helped me solve a problem. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

Taking out this loan did not add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX of Americans like me to get the money they need quickly. I love having this option available to me.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I'm worried about getting all my bills paid.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.
Payday loans are not bad because I had a very good experience with mine. Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It's not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

I used a pay day loan and I am very glad that I did. After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Sometimes I do not have enough money to get me through the month. I've used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.
I share my story about payday lending because it is important to keep this credit option open. I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to payday loans, I have not had to be delinquent on any of the bills I have had.

I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Payday lending is a good thing and I wanted to tell you why I believe it is. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

I could not imagine where I would be without the help I have gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I have found this service to be amazingly helpful as I plan out my monthly budgets.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I am glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

My car needed a repair and I couldn’t afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

I am grateful for the payday loan I used. I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.
I took out a payday loan — I had a few other options but decided that a payday was my best. I want to tell you my story. It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.

Sometimes medical expenses come up without much warning, and these situations can be very tough to overcome. Thankfully, I reached out to a payday lender to help offset some of these massive expenses. This was not only easy to use, but it made my finances much more manageable.

As an educated shopper, I always look to find the least expensive option available. When it comes to loans, I try to do the same. Payday loans got me the money I needed and it was cheaper than anything else on the market.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I am sure I will use this type of loan again.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I’ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I’ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.
November 7, 2015

Telling my story is important because a payday loan really helped me when I needed it. I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We re so thankful that pay day lending could help us make sure I got better.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I ca nt believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do nt know where else I would have gone to get such a short term loan.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Groceries are a necessity, but can become very expensive especially when an unexpected medial expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

November 7, 2015

My family had a good experience at a tough time because of a payday loan. My child is starting school and thanks to the payday loan they wo nt have to do so unprepared. I was going to have to cut out some of the essential supplies on our shopping list because I could nt afford it, but now we do nt have to make that sacrifice.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

I know what I m getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I m glad this is an option that is available to me. This loan is not complicated and so easy to understand.

I m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I m sure I will use this type of loan again.

November 7, 2015

It does nt seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It s a quick and cheap alternative when you need money fast.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.
You must be aware that there are good stories about payday lending and I am one. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do nt have to ask my family for help when I m worried about getting all my bills paid.

I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

While I ca nt always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

It does nt seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

The worst part about water and power bills is that if you do nt pay them, they get cut off, and you need both those things. When I really ca nt pay those bills on time, I turn to pay day loans to help me.

I want to tell you why a payday loan is so important to me. Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would nt have been able to get to work on time every day and might have lost my job.
I am grateful for the payday loan I used. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

I have a hard time paying repair bills sometimes, because they are always unexpected and most of the time they are expensive. Thanks to pay day loans, I have not had to be delinquent on any of the bills I’ve had.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I share my story about payday lending because it is important to keep this credit option open. I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

Pay day loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

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From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

I am glad that I turned to a pay day loan when nothing else was available. Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

I have a good story to tell you about the payday loan I was able to obtain. A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the XXXX that comes with trying to pay the bills. I’m glad this was available to me.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I turned to a payday loan for assistance and I am glad that I did. With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Once in a while, my family gets a loan to pay our bills so we don’t have to be late. Especially with kids, I cannot even imagine the consequences if our power or water got shut off.
Please do not believe that all short term lending is bad, because I had a very good experience. In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few payday loans, I was able to get all my bills paid on time and make sure that my child recovered well.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

The payday loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

I need you to understand what a difference a payday loan has made in my life. More often than not, I am living paycheck to paycheck, with very little left over to provide for my family when the XXXX season rolls around on the calendar. That is why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

I never realized how hard it was to pay bills, and now that I am out on my own I am learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I support payday lending because it has made a real difference in my life. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Honestly, I do not know what I would do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.
I want to tell you my story as to why a payday loan was important to me. I couldn't believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Power and water bills are some of the toughest ones to pay. You can't be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Taking away my ability to borrow when things get challenging at work or at home is wrong. These types of loans should always be available to everyone because they are easy to use and understand and actually helped me save money.

I am grateful for the payday loan I used. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.
I can not begin to tell you how great my experience was about my payday loan. When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the XXXX season comes around, I ca nt afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would nt have been able to go to work every day which might have cost me my job.

Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

I wish you would keep pay day lending available because one of the companies has really helped me out. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I do nt have a perfect credit score, so the bank wo nt give me a loan for a few XXXX dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I ve tried to use a traditional bank, I was turned away.

I wanted to let you know that a pay day loan was important to me. My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could nt pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I ca nt always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

Wear and tear on my house ca nt be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I ve taken out pay day loans for the extra money quick.
When I had some financial issues I used a payday loan and am grateful the choice was there. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

I used to ignore it when things would break in my house. Now I use payday loans instead so I can immediately fix anything that needs it. I am so glad that I used this loan to help my situation.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Car repairs are rarely expected and usually expensive. For those times that I can't pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I couldn't imagine how I would pay my mechanic sometimes without them.

I hope you know that I have a great story about my loan from a payday lender. I do not like to rack up a lot of debt on my credit card so sometimes I use payday loans. They are great and I do not have to worry about overspending on my credit card. Payday loans get me the money I need and I know exactly what I'm getting into.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it's a quick and cheap alternative when you need money fast.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.
November 7, 2015

A loan from a pay day store really helped me and I want to keep this option open to everyone. Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I am already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

My car broke down and I did not have any other choice but to pull out a short term loan. I am so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

The government made me get XXXX and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

Thanks to the payday loan I was able to buy school supplies for my kids. Without this option I do not know how I would have gotten them the supplies they need to keep up in school.

When I did not have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

Our house seems to have issues all the time and the bills start to add up. I always dread calling someone to fix it because I know it is urgent to keep an open mind on payday because I have a good story to tell. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life. Having had a family emergency and this payday loan helped me to find the way to meet it.

I do not always use a pay day loan but when I do, it has been worth it. I like being able to have different options and I hope the government does not rip this away from me. The government has more important issues to address than how individuals budget their households.
I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

When my child was XXXX, we had multiple XXXX to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

I had no idea how much my parent's XXXX bills would stack up. Thank goodness for pay day loans helping my family in our time of need. In all honesty I'm not sure how else I would've paid those bills on top of my regular, everyday expenses.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I am glad that I turned to a pay day loan when nothing else was available. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Why does the government all of a sudden want to get rid of pay day lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

For the most part I use the payday loan to help out my granddaughter now that she is in college so it's nice to be able to use this service to help her out.

Money issues happen and I was glad I went to a pay day lending store. You should not use a credit card if you do not have the money to pay it off by the due date. That's when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I can't pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.
November 7, 2015

I hope you will read my story and understand how a pay day loan really helped me. I already live paycheck to paycheck and have little leftover after my monthly bills are paid. When the holiday season comes around, I can’t afford to give my kid gifts. The pay day loan helped me so my child could open a present on XXXX.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

November 7, 2015

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Why is the government now also trying to limit the options available for lending? I believe that pay day loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

November 7, 2015

I am glad that I turned to a pay day loan when nothing else was available. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Just like everyone else, I do not like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.
I have a good story to tell about the payday loan I got. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

At a time when I needed help I turned to a payday loan. I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do not have to pay additional costs. It was an absolute life saver.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I wanted to tell you that short term lending is not bad because I had a good experience with mine. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

This loan was reasonable for my budget. It allowed me to get the money I needed without added stress and was so easy to use.
I share my story because I want you to understand that a payday loan helped me when nothing else was available for me. Once I got in an XXXX, I knew I wouldn’t have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

The times I’ve needed money, I’ve needed it immediately. I couldn’t wait around for a bank to process an application, and I didn’t know if they would even approve a loan after all that time for a few XXXX dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I didn’t have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten the load on my wallet. It was amazingly helpful to my family.

Please learn from my story that a payday loan can be a good thing and should be an option for everyone who may need one. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a payday loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Insurance payments can be tough to carve out money for — it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I need you to understand what a difference a payday loan has made in my life. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

Also helps when family members need me to help them financially.

I really enjoyed working with my local payday lending store and I think my story is important. From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

A payday loan has been a good thing for me so I wanted to share my experience. A payday loan was a great way for me to pay for insurance. There are so many things that can go wrong when renting — fire, theft, flooding — and I wanted to know that if something did go wrong, I would be protected. Knowing I can replace valuables does bring me that peace of mind, and getting a payday loan was an easy and hassle-free way to get it.

Why does the government all of a sudden want to get rid of payday lending? I’ve used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.
I have had such a great experience with my payday loan company that I wanted to tell you about it. During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

My kid's birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid's birthday memorable.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

Please do not take the payday loan choice away from consumers because XXXX helped me very much. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Every year I struggle to find the extra dollars to help make these days a little more special for my family. Payday loans have helped me get a little extra cash so I can purchase food and gifts without going into too much debt.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor s office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I m able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I was really afraid I was going to let my family down by not providing gifts for them. But then I got myself a short-term loan and I was able to have a great XXXX holiday with them. I know that without this easy-to-use way to offset many of my unforeseen bills, this definitely would nt have been possible.

When my child got sick I had to pay for additional XXXX as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

I want to tell you why a payday loan is so important to me. As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

A payday loan helped me when I did nt want to turn to others for help. I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

Once in a while, I need a small loan and I do nt want to bother my family. A lot of the time banks and credit unions wo nt even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does nt remove a lending option that s always worked well for me.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

A payday loan has made a positive impact on my life and I wanted to share my story. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

I ve used pay day loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.
Taking out a payday loan was very positive and I think it is important to share my story with you. I’ve used cash advances from time to time to lend a hand with unanticipated XXXX bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Cash advance loans are not bad because I had a very good experience with mine. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

During the summer months my daycare bills double with my children’s activities. My pay day loan gives me peace of mind for my children’s XXXX plans and allows us to go back to school shopping too.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The XXXX bills really shocked me and I ended up getting a pay day loan to pay them.

I have to pay for both my rent payment and my insurance. There was a time that I could not afford everything at once. Without the loan, it would not have been possible to make everything work and pay it all on time.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I’m worried about getting all my bills paid.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I hope you know that I have a great story about my loan from a payday lender. My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

Power and water bills are some of the toughest ones to pay. You can't be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I've turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

Sometimes minor things turn into big repairs. Pay day loans are great in those situations, whether I'm buying parts or hiring someone to make a repair that I can't manage. These loans have been an huge help.

I want to share my situation as to why a payday loan was a good experience for me. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

I support payday loans because I had a good experience. After everything was said and done, these short term loans were my cheapest option. I did not have to pay any late penalties and there were no hidden fees.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.
I support pay day loans because I had a good experience. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this XXXX. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

A pay day loan store really helped me and I want you to know why I used this product. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.
Sharing my story with you because a payday loan has helped me. Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I could not rely on payday loans, I would have to ask my family for money, and I do not want to do that if I can help it.

A loan helped when I had to get a lot of work done on my car a few months ago. Without the loan, I would’ve had to borrow people’s cars to get to work, and that’s a lot to ask my family and friends. The payday loan helped me get my car back in tip-top shape, and I only had to borrow a car once.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

I needed cash recently so I decided to take out a payday loan. There was no complicated language or fine print that I had to be worried about. Everything was explained to me right when I walked in the front door.

I have a good story to tell you about the payday loan I was able to obtain. To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government’s business. These loans have helped me many times and should not be taken away from me.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a payday loan to make sure I do not fall behind on those bills.
When no one else could help a payday loan was there and so I wanted to tell you my story. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Last XXXX was particularly brutal, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging.

The payday company I took my loan from has helped me tremendously. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I’m happy I used this type of loan.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I’m glad this option was available to me so that I could make the payment on time.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. XXXX, paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I've turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn't do it.

I can't always wait to get the money I need to pay my bills. Payday loans make it possible so that I don't have to pay high interest rates or late fees. This was by far the cheapest option for me.

This year my work has been slow and I was afraid my children's education would suffer because of it. I was able to take out a payday loan, however, and get them the supplies they needed in time for the first day of school.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That's not something I would ever want to fall behind on.

I've taken out a loan before, and I used it to help me complete my tax payments. I know this is not the most exciting reason to take out a loan, but that's what being responsible is all about. I'm glad that these loans are available for people like me.

I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

Wear and tear on my house can't be avoided, though it can be ignored for quite some time. When something finally needs to be fixed, I have a hard time neglecting other bills to get it done, so I've taken out payday loans for the extra money quick.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

When I had some money trouble I used a payday loan and am happy I did. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this XXXX. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I'm glad they were available to me.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We're so thankful that payday lending could help us make sure I got better.

I do not have a perfect credit score, so the bank won't give me a loan for a XXXX dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I've tried to use a traditional bank, I was turned away.
I hope you know that I have a great story about my loan from a payday lender. I can’t believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I don’t know where else I would have gone to get such a short term loan.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

When I needed a small loan I didn’t have many options and I don’t trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so don’t limit this option.

Of the many stories you get please read mine because it is important to me. There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

My daycare does not allow sick children to come in. That policy was fine until my child got sick. I had to continue to pay the daycare and a sitter for a few weeks. My budget is tight so I took out a payday loan to get through this emergency.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Don’t waste your time on payday loans especially when good people need them to get by.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.
Grateful to have had the choice available to me on a payday loan. Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

The government made me get XXXX and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used payday loans to make some of the payments. I would not have been able to make it work sometimes without this lifeline.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

A trip to the doctor left me with some unexpected bills and a payday loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Payday loans are great for me and my family. Without them, I would not be able to take care of my kid’s medical expenses every so often. Whenever I need some help financially, I know I can rely on payday loans to help get me through.

Tax season is never a fun time of year. When the time comes and I cannot pay all of my taxes, I use payday loans to cover the difference. It really helps me out when my budget is tight.

Whenever someone asks for help with utility bills, I tell them to look into getting a short-term loan. Those bills are important and need to be paid on time. I’ve always had a good experience with getting the loan and paying it back by the next paycheck.

I was so relieved to take out a payday loan as it was the cheapest alternative for me. The staff explained everything clearly and in very simple terms.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.
My story about my payday loan is important and positive. Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the XXXX few payments. I’m so glad that I am protected again.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

XXXX paying for family expenses during any holiday adds up, and quickly. When you have to multiply every ticket or purchase by all of your family members, things are not always affordable. More than once I’ve turned to a payday loan to help me out through these times. My family is happy, which makes me happy. Without the loan, we just couldn’t do it.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.

After going in to get a payday loan, I was impressed by how knowledgeable the store manager was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect and understand the loan.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I didn’t have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

When I need cash, I need it right away. I can’t always wait around for my bank to process a ton of paperwork, and I didn’t know if they would even approve a loan after all that effort. A cash advance got me the money I needed right away and let me pay it back once I got paid. It really is so much simpler and I think anyone should be able to use these types of loans if they want.

I had no idea how much my parent’s medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I’m not sure how else I would’ve paid those bills on top of my regular, everyday expenses.

Payday loans should be used responsibly; they should be used to help people when they need the money. I didn’t have enough money to pay my taxes and needed to pull out a loan to help me out. I’m glad it was there when I needed it.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and
When I needed some help I used a payday loan and it helped me so much. When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I will not hesitate to use them again when I need to.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.
A payday loan helped me when I did not want to turn to others for help. It was clear this year that I was not going to be able to afford all of the supplies my kids needed for school. I did not want my financial situation to limit their education so I took out a payday loan and now my kids have all the supplies they need to keep up in class.

I had to get a lot of work done on my home and it was not something I was able to ignore. I really needed to get my house fixed and my insurance really was not helpful. In order to pay for everything, I got a pay day loan. It was so easy and really gave me a helping hand.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck can’t quite cover everything I have to pay for.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

A payday loan has made a positive impact in my life so please read my story. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.
At a challenging time, a pay loan helped me fix a situation that was important to me. We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

Costs from an ATM transaction or a late bank fee can be expensive. I'd rather use money from a loan than get charged a fee from the bank. I prefer dealing with a payday store than a bank on these types of smaller transactions.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my XXXX trip is to go get a payday loan to help.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.
I support payday lending because it has made a real difference in my life. A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I’m glad I have that option when my paycheck can’t quite cover everything I have to pay for.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

Is it just me or do major expenses always come at the worst times? While ignoring them is simply not an option, there are times that my bank account cannot handle the extra bill, like during tax season, and I have turned to payday loans to help me.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

I am tired of having to play by the bank’s rules. Payday loans are so easy and I do not have to dread going to the bank to ask for a small short-term loan. Overall, I would say the experience was much better than dealing with a bank in that they truly understand my financial needs.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.
Money issues happen and I was glad I went to a pay day lending store. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.

I do not always use a pay day loan but when I do, it’s been worth it. I like being able to have different options and I hope the government does not rip this away from me.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

Why would you pay utility bills late when pay day loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used pay day loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.

Please do not believe that all short term lending is bad, because I had a very good experience. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and cannot wait. That’s when payday loans are helpful and I’m glad they’re available.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

Some of the big banks will not loan small amounts of money. It’s better for me to use a cash advance where I know what I’m getting into and can pay it off with my next paycheck quickly.

My child is starting school and needed supplies for their class. I could not afford this so I took out a payday loan to help pay for these supplies.
Please understand that a payday loan is very important to me. XXXX is the time we should be thinking about what we can do for others. And in my case, that means making my monthly budgets a little easier to manage through a short-term lender to help me cover my travel, lodging and gifts for my close friends and family. It was quite a lifeline, and I am so thankful I could spend that special time of year with the people that mean the most to me.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Fixing things around the house is hard both in terms of time and money. Pay day loans make it so that I can call a handyman for the fixes I do not know how to do, or do not have time to do.

I urge you to keep an open mind on payday because I have a good story to tell. Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

I share my payday lending story with you because it is important to keep this option available. After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

I am happy that I had the choice of a payday loan to use. I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

Medical bills can definitely add up especially when you were not expecting them. So I turned to a pay day loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.
A payday loan has made a positive impact on my life and I wanted to share my story. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

My payday lending story is not only good but I hope it will help other people who need this support. I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I am so glad this option was available to me.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans who need it. I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I never like paying bills, but somehow water bills are my least favorite. When they are high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any issues.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to payday loans for getting us through that month and helping us not fall behind in our bills.
Please do not believe that all short term lending is bad, because I had a very good experience. Family expenses add up — this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I have been able to put food on the table and have been very satisfied with the results so far.

I do not know why, but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

As a parent with a full time job, my children go to daycare. When they get sick, I have to provide for alternative child care until they are well enough to return to day care. My payday loan has helped me get through these times and provide quality care while my children are sick.

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Without the option of a payday loan, I do not know how I would have afforded school supplies for my children. Thanks to this loan, my children can keep up in school with the supplies they need.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it's comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Child care is expensive, especially if it's needed without much warning. If my work schedule gets shuffled or if my child is sick and I can't be home, I've relied on babysitters. Paying for them is a burden, and I've taken out a loan before to help with that cost.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

I want to tell you why a payday loan is so important to me. A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I choose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.
I want to share my situation as to why a payday loan was a good experience for me. When you’re the one responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and didn’t have to ruin my credit score either.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they don’t actually make you pay it all back. Payday loans are just a better fit for me.

Please know that a payday loan was helpful to me and I wanted to tell you why I used one. I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I couldn’t imagine where my family and I would be if this option was taken away from us.

The XXXX time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

There are such few options out there that are as easy to use as a payday loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Taking out a payday loan was good for me and I think it’s important to tell you why. The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really can’t pay those bills on time, I turn to payday loans to help me.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I am so glad to have had access to a payday loan. It was a cheaper and much less stressful alternative for my family.

What would I have done if it was not for my payday loan covering an important home repair? I really don’t want to think about it. This type of loan made everything possible for me.

Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.
You must be aware that there are good stories about payday lending and I am one. The times I’ve needed money, I’ve needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few XXXX dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.

Getting a payday loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

When things break at home, it’s never expected, and they almost always have to be fixed immediately. I’ve relied on payday loans to guide me through those times, when I need to pay for something that I didn’t have the money for.

How great for me that a payday lending store was around the corner when I needed it. Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

There are not a lot of options when I want to get a loan. When I needed money and was in a bind, payday loans helped me out. Without this loan, I would not have been able to pay my bills.

When you’re the XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

A payday loan is not a bad thing and I hope to share my story with you. My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

It does not seem right that our government would take away payday loans. Let me tell you why I took a payday loan and how it helped me. There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
I need you to know how important my payday loan was to me. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I could not make a payment to my insurance company recently. Rather than get rid of it completely, I took out a loan to make sure that I am protected in case of an emergency. You never know what could happen in life!

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it is wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

There are many reasons why I support payday lending but I want to tell you why it helped me. I have used cash advances from time to time to lend a hand with unanticipated bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option for our country.

I work hard for the money I earn so when I spend it, I want to make sure that my things are safe. There were a few months that I needed to get a pay day loan in order to afford insurance and I am so glad I did because it put me at ease knowing I was protected.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

A loan from a pay day store really helped me and I want to keep this option open to everyone. I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. Holidays and special occasions always seem to take a toll on my wallet -- whether it’s XXXX, family birthdays or a wedding anniversary. In the past, I’ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.
I hope you will take time to read my positive story about my payday loan. There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I m doing and find that these loans are a reasonable option for me.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Taking out this loan did nt add stress to my life but actually helped. It was super affordable and not complicated at all. I still can not believe how easy the whole process was.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would nt have been able to get to work on time every day and might have lost my job.

Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

My family had a good experience at a tough time because of a payday loan. When things break at home, it s never expected, and they almost always have to be fixed immediately. I ve relied on pay day loans to guide me through those times, when I need to pay for something that I did nt have the money for.

I got the quote back from my insurance company and I could nt believe what they wanted me to pay. I had to get a pay day loan in order to help me with the payments.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I ve found this service to be amazingly helpful as I plan out my monthly budgets.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

When the holidays came, we did nt know if we could handle all of the bills coming in. Without a bonus or enough income coming in, I turned to a payday loan to get us through a rough month financially. This emergency assistance for my family was extremely helpful. I think that taking this credit choice away or even limiting it further will hurt many families.
I obtained a payday loan and I wanted to share my story with you. I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. Without a pay day loan, I would not have been able to afford insurance and protect all of the stuff I keep in my apartment. All my belongings cost me hard-earned dollars to acquire over the years. Getting insurance put me at ease, but was also expensive to pay for. The pay day loan I got made that payment possible, and I think people should be able to get these kinds of loans when they need to.

Once I got in XXXX, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very tough to keep up with. Luckily, I was able to receive a very timely short-term loan -- which was very easily explained from my lender and simple to pay off in a timely manner.

Depending on the time of the year the power bill does go up. Hot XXXX lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do not want to fall behind on that bill, and getting the extra cash is really great. If I was not able to pay it on time, it would probably affect my credit score.

During a time when I was XXXX, check into cash was able to help me balance my financials and get me through a hard time.
I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. I can’t always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

When I need a cash advance, I don’t go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It’s confusing and a hassle. Plus most of them don’t loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That’s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I’m so glad this is an option for someone like me.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

I hope you will listen to my story as to why a pay day loan helped me. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.

I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.
I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

Whether it’s a family member’s birthday or the holiday season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you don’t actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I’m covered if something bad does happen at home.

There are important decisions to be made about finances, but I hope you will keep payday lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. There are times when I need money for bills but do not have it in the bank. I do not want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and won’t get hit with fees by accidentally going over my limit.

A XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. My daycare does not allow XXXX to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a payday loan to get through this emergency.

Water bills are awful. Nobody wants to pay them, and I’m the exact same way. When I’m worried about getting them paid on time, I immediately get a payday loan to make sure I can be punctual and not get my water shut off.

When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I love my house but it’s been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I’ve started getting payday loans to repair anything I can’t pay for out of my own pocket.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I’ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. Medical bills can definitely add up especially when you were not expecting them. So I turned to a payday loan to help cover some of the costs. I found that I worked with a company that walked me through the process and explained the fees. It was worth the investment and I was able to manage the situation.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it’s important for people to make the right choice at a particular time. These loans can be a good value.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I have a good story to tell about the payday loan I got. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

Last year I did not have the money to buy all of the supplies that I needed to continue with my education. I needed the extra money to go back to school without the payday loans I would never have been able to help myself financially. The payday loan has allowed me and has given me options and has worked well when it is time to pay the loan back. I feel its affordable and an easy way to get a hold of extra cash nonetheless the people are always welcoming.
Of the many stories you get please read mine because it is important to me. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

I obtained a payday loan and I wanted to share my story with you. I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

As important as seeing a XXXX regularly is, sometimes it’s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with XXXX expenses.

Sometimes I have spikes in my power bill that I cannot even explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.
Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashier are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

I needed money and did not know where to turn. I thought about going to the pawn shop but did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I hate taking out loans because there is usually some kind of hidden expenses that show up when you least expect it. I went to get a payday loan instead and was happy with the results. I understood everything right from the start and it actually ended up being my best option.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose XXXX that is right for them for what they need. Cash advances are XXXX many options and sometimes this is the best XXXX.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I could not afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from disrupting my life.

I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.
November 7, 2015

I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Family expenses add up — this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I've been able to put food on the table and have been very satisfied with the results so far.

To help pay for my child's school supplies I got a payday loan this year. Without it, I would not have been able to get the necessary supplies for my children to be able to do their work each day.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I do not have a perfect credit score, so the bank will not give me a loan for a few XXXX dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I tried to use a traditional bank, I was turned away.

Bounced checks are terrible to deal with and payday loans have been a great way to help me from suffering those consequences. I've used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

In the past, I've used short-term loans like this to help cover all my tax payments. Every year, these loans help me out with my tight budget and make a stressful situation much better.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn't happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

A payday loan helped me take care of my medical bills from my doctor. Getting behind on medical bills can hurt your credit so I am glad I was able to use a loan like this to help me when I needed it most.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. I believe that the
government will be overstepping its bounds if it takes away our payday loan option. There are so many families across the country
benefit from payday loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for
the benefit of families who need to use payday loans.

Insurance is so important for protecting renters like me against any number of awful things that can happen at home. Unfortunately, I
couldn't afford this important safeguard but really wanted to have it. Using a payday loan for the cost worked perfectly -- I got the money
I needed to get the insurance policy, then paid it back later when I had gotten a few more paychecks. The loan kept a big bill from
disrupting my life.

I've used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable
without a little help, and my payday loan was fast, easy, and took care of my financial worries.

Getting a payday loan was the best option for me because it was cheap. In the end, I got the money I needed and didn't have any
unexpected fees. I'm so glad this option was available to me.

Once, I racked up a huge phone bill. I relied on a payday loan that month so I wouldn't fall behind on other bills and household
expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to payday loans for getting us through
that month and helping us not fall behind in our bills.

My hours were cut at work as a result of XXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during
those difficult times and we were able to get back on our feet without missing a payment. I couldn't imagine where my family would be
without this type of loan, so please do not take this choice away.

There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills --
things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It's an important way for me
to get an advance of money when I need it, and I don't think rules should be put in place that will take away that option.

I am glad that I turned to a payday loan when nothing else was available. When the bills come and I do not have the money to pay, I do
not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the
government thinks is best for myself.

I took out a payday loan -- I had a few other options but decided that a payday was my best. I want to tell you my story. With the payday
loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able
to get it without too much trouble or added expenses.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not
want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is
more secure.
I hope you will take time to read my positive story about my payday loan. With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

I turned to a payday loan for assistance and I am glad that I did. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I want to tell you why a payday loan is so important to me. I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Cost is an issue to consider with payday loans. Depending on the need, it can really be inexpensive. They are designed to be a short-term loan and if they are used that way they are great compared to many options. They are especially good compared to paying late fees.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a pay day loan to take care of those bills to avoid any issue.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

I am happy that I got a pay day loan and wanted to tell you why it helped me out. Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.
A payday loan has made a positive impact on my life and I wanted to share my story. It can be very stressful providing for your family. Sometimes things come up or work is slow, and I do not quite have enough money to pay for something important like groceries. When money has been particularly tight, I have used a short-term loan to get through these periods. It was so important for me to be able to put food on the table, and the loan allowed me to do that. I want to have that option available whenever I need it, because it usually comes up suddenly and is not something I have time to prepare for otherwise.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

Sometimes I have spikes in my power bill that I cannot explain. When that happens I get a pay day loan and pray that the next month won’t be so bad.

Sharing my story with you because a payday loan has helped me. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

My kid’s birthday was coming up and I did not have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid’s birthday memorable.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.
At a challenging time, a pay loan helped me fix a situation that was important to me. My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

I want to tell you my story as to why a payday loan was important to me. I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was XXXX the best decisions I've made for my family. The process was easy to understand and I was able to pay the loan back quickly.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I've never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I'm covered if something bad does happen at home.

Telling my story is important because a payday loan really helped me when I needed it. When you're providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

When I needed a small loan I did not have many options and I did not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.
When I had some money trouble I used a payday loan and am happy I did. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.

A payday loan has made a positive impact on my life and I wanted to share my story. Insurance is pretty expensive these days but it is worth it to give me the peace of mind that all of my stuff is safe. I had to get a cash advance loan so that I could afford it at first but it was definitely worth it. Everything was very easy and I m glad this was an option for me.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Pay day loans are a great option for me to hire someone to repair it for me. Now I dont have to worry.

I want to tell you why payday lending is important. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Kids are expensive, and if one of them gets sick or hurt, they re even more expensive. My family has used pay day loans to help us stay on top of bills from regular visits XXXX. With pay day loans, we can focus our worries on XXXX not a broken budget.

Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.
I have had a good experience with my loan from the payday store. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

With school supplies being so expensive, I was worried that I would not be able to afford them with the heap of other bills coming in. Taking out a payday loan allowed me to give my kids all the supplies they need to go back to school.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

I have credit cards but I do not like to use them much. I got a payday loan rather than rack up the charges on my card and pay their late penalties. The loan was explained easily to me and was the best option for me in the end.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able to make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

The people are so nice here. They got to know me and knew how to make me feel comfortable in taking out this loan. For such an important decision I was very glad to have such great customer service.

Please support payday lending because it did help me. The entire process was very easy and was best for me because it saved me money in the long term. I knew exactly what I was paying when I left and did not have any problems.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.
November 6, 2015

I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just XXX example. Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I cant afford the supplies, I ve gotten a pay day loan and have found them very helpful.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

I have to pay for both my rent payment and my insurance. There was a time that I could nt afford everything at once. Without the loan, it would nt have been possible to make everything work and pay it all on time.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

November 6, 2015

I used a pay day loan and I am very glad that I did. I ve recommended pay day loans to people and used them myself, and everyone I ve talked to has had a good experience and is grateful for the small loans they get. I m not sure what many of us would do if we could nt take out these loans any more. The government should leave them alone since they help so many families.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

My children s babysitter got sick and I had to find alternative childcare for a couple weeks. My pay day loan helped me get through this difficult period and my children did not have to suffer from it.

The government made me get XXX and now the government wants to take away my ability to pay for it. Ever since I had to sign up for insurance, I have used pay day loans to make some of the payments. I would nt have been able to make it work sometimes without this lifeline.

November 6, 2015

I want you to know what a good experience I had with my payday loan. My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could nt pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Every year, celebrating the holidays takes a hit on my finances. Between travel and buying gifts, there are simply a lot of family expenses. This spike in expenses can be difficult to manage, but we were able to use a pay day loan to make it all work. I ca nt tell you how grateful I am for that, and even if they did nt realize it at the time, I know my family is, too.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.
I share this story with you because I think payday lending is important. I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That’s not something I would ever want to fall behind on.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a payday loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

When I needed help a payday loan was there. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
November 6, 2015

What a huge help it was to have a pay day loan available to me. I'm confident that taking out a short term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.

I don't always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

When it comes to home repairs, I'm really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I've been able to stay on top of repairs and other home-related expenses.

I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Holidays and special occasions always seem to take a toll on my wallet -- whether it's XXXX, family birthdays or a wedding anniversary. In the past, I've had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

When taxes come, I don't always have the money in my account to pay so I have to use payday loans. They have always been there for me whenever this happens and I'm glad I can turn to them to help.

While I can't always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I feel like the government is always looking to control something. I rely on pay day loans to help me when times are tough and do not know what I would do without them. This is something that government needs to stay out of.

The staff works hard to make sure that everyone understands what a payday loan is. I am glad they helped me through it all and think many more people should take advantage of a service like this.

With all the identity theft these days, I don't want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.
My payday lending story is not only good but I hope it will help other people who need this support. Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

I hate how much my utilities vary from month to month, and sometimes I feel like I can't do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I used a payday loan and it got me out of a jam. Just like everyone else, I don't like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

When my car broke down I was worried I wouldn't be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

I share my story about pay day loans because it is important to keep this financial option available to everyone. I do not have a perfect credit score, so the bank won't give me a loan for a few XXXX dollars and I have to turn to a payday loan. The loans have helped me in multiple situations. When I've tried to use a traditional bank, I was turned away.

Please do not limit the use of payday loans because I really needed one. Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

My family had a good experience at a tough time because of a payday loan. At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. Power bills are awful. I ve never met anyone who is excited to pay them, and I m the same way. So it s great that when I think I m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

While buying food and grocery products are necessary in a monthly budget, unexpected expenses make it increasingly more difficult to plan in the long-term. With a payday loan, I am able to make it to my next paycheck with my mind at ease and my family well-fed. I am so grateful that I was able to get this extra cash.

I found my payday loan experience a positive one and wanted to share it with you. My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I wish you would keep pay day lending available because XXXX the companies has really helped me out. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that has nt always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. My house has had a lot of problems recently and I wanted to get them fixed once and for all. Even though I did nt have enough money to pay for everything, I was able to get a payday loan to cover what I could nt afford.

Getting a pay day loan really could nt have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

When I first decided to get a pay day loan, I did nt know what to expect. After sitting down and talking to someone, I really understood the product and did nt face any unexpected fees.

I do nt always have faith in my bank. It seems like the only thing they care about is making money and have forgotten about customer service. I ca nt bring myself to rely on them with my hard earned cash when it comes to getting a short term loan.
Please understand that a payday loan is very important to me. The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. XXXX people just like me would not be able to pay their bills on time.

When I did not have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for people like me who do not have a lot of options for short term loans.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

While many people like the convenience of a payday loan, there is no question that it can also be a good choice for cost reasons. If you need money for a short period of time it is a very inexpensive option, but it is important for people to make the right choice at a particular time. These loans can be a good value.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

The staff here took the time to get to know me so that they could really help me determine my best option. With their help I was able to see how much cheaper and easier a payday loan would be.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We are so thankful that payday lending could help us make sure I got better.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.
At a time when I needed help I turned to a payday loan. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do nt know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

I know that my payday loan experience helped me during some challenges and I hope my story can help others like me. I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do nt waste your time on pay day loans especially when good people need them to get by.

You need to know that a pay day loan helped me out tremendously. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

Insurance is really expensive today but it is definitely worth it because it gives me the peace of mind that all of my things are safe. At first, I had to get a pay day loan so that I could afford but I m glad I did. Everything was very easy and this was a perfect option for me.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

I share my story because I want you to understand that a pay day loan helped me when nothing else was available for me. To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.
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It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. When my child's birthday was coming up, I didn't have any extra money for the things that make celebrating birthdays special. The pay day loan allowed me to purchase the birthday cake and present and it really made my kid's birthday a memorable one!

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

Most times when something needs fixing in my house I look toward pay day loans. I never know when I'm going to need the extra cash for repairs, so it's hard to save up for those things.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It's plain un-American to take away this freedom from me.

Please take time to read my positive story about my payday loan experience. It's hard enough to get good credit in today's economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Every year, the holidays take a toll on my monthly budget. There are always unexpected travel expenses or gifts that seem to pile up. Taking out a short-term loan helped me make it through the holidays.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.
Please do not believe that all short term lending is bad, because I had a very good experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

When the calendar hits XXXX, I know that the holiday season is right around the corner. And that’s traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

Sometimes I have spikes in my power bill that I can’t even explain. When that happens I get a payday loan and pray that the next month won’t be so bad.

Making ends meet is hard enough without a surprise home repair. I took out a payday loan last year when I needed to hire someone to fix a whole lot of problems in my house, and thank goodness I could fall back on that loan for extra money that month.

I really enjoyed working with my local payday lending store and I think my story is important. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I believe that the government will be overstepping its bounds if it takes away our payday loan option. There are so many families across the country benefit from payday loans every day. Eliminating that choice could devastate family budgets. I hope the government recognizes this for the benefit of families who need to use payday loans.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to payday loans when the bills are higher than usual, and then paid the loan back with my next paycheck.
I hope you will not take payday loans away because I have a good story to tell. When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

At a challenging time, a pay loan helped me fix a situation that was important to me. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Pay day loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and pay day loans can help them stay afloat. Please consider the many benefits of pay day loans and keep them accessible as an option for us.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I decided to take out a payday loan this year in order to buy my children a new set of supplies. Supplies were all purchased and a payday loan saved the day.
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I wanted to tell you my story because I have been given support that I need to make ends meet with a payday loan. In the past, I used payday loans to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

Payday loans gave my stressful life a little relief. I was worried before I went to the store but the staff helped me from the minute I walked in the door. Everything was explained easily to me and I got the information I needed to feel at ease.

I used a loan to help pay for my insurance. I am so glad that I am able to have the peace of mind and its all thanks to the loan. Without it, I would not have had the money to afford paying for the insurance.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to payday loans to help me.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

My cable bill was outrageous recently and I had to take out a payday loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.
I really enjoyed working with my local pay day lending store and I think my story is important. The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

Getting around town was almost impossible when I could nt drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do nt have to ask my family for help when I m worried about getting all my bills paid.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. XXXX people just like me would not be able to pay their bills on time.

Payday lending is a good thing and I wanted to tell you why I believe it is. When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

There have been a few times in the last couple of years where I was nt able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Please do nt believe that all payday loans are bad, because I had a very good experience. A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

It is great to see a place that puts their customers first. Before I could take out a loan, they made sure to explain everything to me to make sure I understood the terms. I am glad there were no tricks and everyone was so upfront with me.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

I wanted to tell you why payday lending is so important for me and my family. Utility bills are an unfortunate part of life. They ca nt be avoided. I ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do nt fall behind and get my power shut off again.

I have had such a great experience with my payday loan company that I wanted to tell you about it. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.
I am glad that I turned to a pay day loan when nothing else was available. I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

The staff took the time to explain everything to me and to make sure I was not hit with hidden fees. I left the store feeling so much better about taking out this loan and I was able to get the money I needed.

When my checkbook is extra-busy during the holiday season, it's nice to know that I can have a lifeline in the form of an easy-to-understand payday loan. It was exactly what I was looking for when bills got too much to handle, and I know this is a very easy way to get a little extra cash on short notice in the future.

I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can't wait. That's when payday loans are helpful and I'm glad they're available.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Please understand that a payday loan is very important to me. After doing a little research online, I found that payday loans were exactly the option I needed. I was able to walk in and sit down with someone who explained everything easily to me and I got my money in no time.

I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.
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A payday loan helped me when I did not want to turn to others for help. I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I cannot afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

When I had to get a few repairs done to my house, I used a payday loan to help with my finances. It was so easy to go to my local store and they helped me along every step of the way. This was the best option for me.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

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My story about my payday loan is important and it can help others in need. It is so much easier to use an unsecured loan than going to a pawn shop and giving up something valuable to me. This loan is easy to use and there are no hidden fees or surprises. This is an easy and simple way to make ends meet.

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I want to tell you why payday lending is important. After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

We needed to buy new school supplies for my kids and I knew it was going to be expensive. Luckily, I was able to take out a payday loan and we were able to afford new supplies that will hopefully last for years to come.

Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I cannot imagine this past year without the possibility of getting a pay day loan.

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I encourage you all to keep an open mind when it comes to payday lending. A payday loan has helped me. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I will not hesitate to use them again when I need to.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.
A payday loan has been a good thing for me so I wanted to share my experience. The government should not be limiting my choices. This country was founded on the free market and the government should keep from regulating business like this to death. The government should promote competition, not eliminate it. This ends up hurting the everyday people who work hard like I do.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I have a good story to tell you about the payday loan I was able to obtain. Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

I was thankful for my payday loan experience and I wanted to share it with you. I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I took out a payday loan to help pay for school supplies for my children. Without it they would not have been able to keep up with their assignments.

Please know that I only share my story because I think it is very important to keep pay day stores open. I have used these loans before and they have been good for me. Using a pay day loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.
How great for me that a pay day lending store was around the corner when I needed it. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It’s plain un-American to take away this freedom from me.

Being able to get a loan for a few XXXX dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

I can not say enough about the importance of my payday loan. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.

There are many reasons why I support payday lending but I want to tell you why it helped me. It’s hard enough to get good credit in today’s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

My hours were cut at work as a result of ObamaXXX, but my bills kept coming in the mail. I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could not imagine where my family would be without this type of loan, so please do not take this choice away.

When in a bind I turned to a payday loan and it helped me. When my child was ill, we had multiple doctor visits and medications to get. The insurance coverage was lagging behind the actual cost and my pay day loan allowed us to get my child the attention needed to start the road to recovery.

At our house, power and water bills spike at different times of the year. When I have a hard time paying those bills, I use a payday loan to get the extra money to cover those expenses.

Family expenses add up -- this is not news to anyone. But when bills become unmanageable, I have been able to turn to short-term lenders in my area to give me a helping hand. I’ve been able to put food on the table and have been very satisfied with the results so far.
I share my payday lending story with you because it is important to keep this option available. Child care is expensive, especially if it’s needed without much warning. If my work schedule gets shuffled or if my child is sick and I can’t be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

My children need many school supplies to help them with their homework. I wasn’t going to be able to afford all of these supplies, so taking out a payday loan allowed me to get all the things my kids needed to be ready for school.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a payday loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

There have been a few times in the last couple of years where I wasn’t able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

I found my payday loan experience a positive one and wanted to share it with you. When I went to get a cash advance, I had a lot of questions and was pretty nervous. From the second I walked in, I was helped by someone who had answers for all my questions. I left feeling so much better than before knowing that I understood the entire process completely.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

School supplies have gotten so much more expensive than when I was a kid. I’m so glad I was able to take out a payday loan in order to afford the important supplies for my kids.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I didn’t have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

How great for me that a pay day lending store was around the corner when I needed it. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I’m glad I went and got this type of loan rather than waiting at the bank all day.

I couldn’t believe it when I saw how high my cable bill had been. I didn’t even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and one that banks can not take care of. I have a positive story to share with you. From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

Pay day loans make life easy when I get in a bind. The older my house gets, the more repairs it needs, and when I ca nt pay for them on my own I get a pay day loan. Without pay day lending, my house would be in much worse shape.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I m glad I went and got this type of loan rather than waiting at the bank all day.

A huge concern I have with other types of borrowing is how much information you have to give them. I do nt trust credit card companies or big banks to keep my personal information safe. If I do nt have to give out my whole life story, I m not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It s simple and I feel more comfortable.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would nt have been able to go to work every day which might have cost me my job.

During fall and winter, the holidays really stack up on the calendar -- whether it s XXXX or the XXXX season. And if I m being honest, the bills stack up this time of year as well. That s why I am so glad that the short-term loan industry is able to provide me and my family with the security we need to get through these months.

Taking out a pay day loan was straightforward ; anyone could understand how to use it. This made it easy for me to get the money I needed without worrying about missing a step in the process.
Please understand that a payday loan is very important to me. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

Having a family costs enough even before the holiday season rolls around in XXXX and XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That’s why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

Repairs on a house are terrible, especially since I can’t manage most of them myself. Thanks to pay day loans, I have the ability to hire someone to do them for me and I don’t have to worry.

After I got the quote for insurance, I didn’t know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

With grocery prices changing all the time, it’s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.

My car was getting some repairs done and the bill was more expensive than I originally thought. I was able make the car payments but could not pay for anything else in my life the rest of the month. Rather than struggling the rest of the month, I took out a payday loan and was able to feel a little more comfortable with my situation.

Thank you for taking time to read my story about the payday loan I got recently and what a terrific experience it was for me. When my car broke down I was worried I would not be able to pay for the repairs. I went to get a payday loan and was approved quickly and easily. Without this loan my car still might be broken down somewhere.

Payday loans are a good option to have available. The government already takes enough of my money, and now you want to take away my ability to take out a small loan? These loans are important to everyday citizens just like me, and should remain a choice for all.
When in a bind I turned to a payday loan and it helped me. After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I'm so glad I didn't have to miss any work days because of my car.

I don't always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government doesn't rip this away from me.

There have been occasions when my bills have stacked so high that I have not been able to purchase sufficient groceries for my family. In these dire situations, I have turned to local cash advance companies to help ease the burden for me. These short-term loans help my family when I need help the most.

I have had such a great experience with my payday loan company that I wanted to tell you about it. When you're the XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

Going to the doctor can be expensive even if you do have insurance. When the time came, I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

There are many reasons why I support payday lending but I want to tell you why it helped me. I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That's not something I would ever want to fall behind on.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.
I am very happy that I was able to use the services of a payday loan. Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take care of those bills to avoid any issue.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.
The positive impact that a payday loan has made is important which is why I want to tell you my story. I never had insurance before until a friend suggested I look into it. I do not have that much stuff but I still want to make sure that I am protected. Unfortunately, I was not able to afford the insurance at the beginning without the help of a payday loan. The loan was exactly what I needed to get me through the initial payment.

Getting a pay day loan made it so that I repair some parts of my house so my kids would not get hurt. They are so active and it would've been impossible to keep them safe without these home repairs.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

Thank XXXX for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would not hesitate to use them again when I need to.

Water bills are awful. Nobody wants to pay them, and I am the exact same way. When I am worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

I urge you to keep payday lending available to all Americans. Recent family expenses left me short of what my paycheck could handle. It's been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I cannot imagine this past year without the possibility of getting a pay day loan.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a pay day loan. I am glad this option was available to me so that I could make the payment on time.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.
My payday lending story is not only good but I hope it will help other people who need this support. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

My car is important to me and I try to maintain it as best as I can. I had a huge repair done recently and was not able to pay for it. Payday loans helped me make the payments on time and my car was back to normal.

When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I'm so glad there is one right by my house to make it even easier for me.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could not imagine where my family and I would be if this option was taken away from us.

My bills do nt wait for me so I can not wait to get the money. Pay day loans make that possible so that I do nt have to pay those pesky late fees. This was the cheapest option for me.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Power bills are awful. I've never met anyone who is excited to pay them, and I'm the same way. So it's great that when I think I'm going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

My children are growing and I needed to purchase new clothes since none of the old ones fit. With a pay day loan, I was able to shop for all of my children and get them the clothes and shoes that they need.
I am happy that I had the choice of a payday loan to use. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It is an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

I took my car to the mechanic and the repair costs were through the roof. In order to pay the bill I had to take out a payday loan. I was able to get my car fixed in no time and it was a major relief.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Whenever I need work done on my home I know it will end up costing me. When I am not able to afford the bill, I turn to my local payday loan store to help me out. It is great knowing they are there for me when I need it.

I hate how much my utilities vary from month to month, and sometimes I feel like I cannot do anything to keep it from being high. Getting a payday loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

The payday loan was incredibly simple to use and any questions I had were answered by the manager at my store. It was the cheapest option for me and helped my situation tremendously.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I support payday lending because it has made a real difference in my life. Utility bills are an unfortunate part of life. They cannot be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.
Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

More often than not, I m living paycheck to paycheck, with very little left over to provide for my family when the holiday season rolls around on the calendar. That s why I got a payday loan, because it allowed me to purchase food and gifts without going into extra debt.

When no one else could help a payday loan was there and so I wanted to tell you my story. You should not use a credit card if you do not have the money to pay it off by the due date. That is when you get in trouble with the big credit card companies who can come after you. With my payday loan, if I cannot pay the full amount back, I can go work with them to figure out what will work. They help me understand everything and with payday loans I do not get in over my head.

I ve got a lot a few mouths to feed in my household. And when groceries become unmanageable, I ve gotten paydays loans in the past to get the through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out pay day loans for a little while and the whole process worked so well for me that I know I will do that again if I need to.

With health insurance premiums changing, sometimes it s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

Once in a while, my phone bill really startled me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Like anyone else, I am not a fan of paying taxes. But what choice do I have? I recently did not have enough money to pay what I owed so I had to take out a payday loan and was very happy with the entire experience.
A payday loan helped me when I did nt want to turn to others for help. Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I ve had trouble paying it. When that happens my first trip is to go get a pay day loan to help.

Pay day loans have helped me multiple times when I could nt make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a pay day loan on the months that I need the cash.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

The payday loan allowed me to get the money I needed in order to help my children through school. Without the loan my kids would not have had all the opportunities to learn that they deserved.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

After I pay my bills every month, I sometimes struggle to find the funds from my paycheck to purchase food and supplies. Pay day loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

At a difficult time a payday loan helped me out. When it comes to home repairs, I m really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I ve been able to stay on top of repairs and other home-related expenses.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could nt believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

I could not imagine my life without payday loans. I would nt be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.
I have a good story to tell you about the payday loan I was able to obtain. I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I can't imagine how much harder this year would've been without the possibility of getting a payday loan!

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

I have had a good experience with my loan from the payday loan company. Payday loans help me especially when I need to do a surprise repair on my house. Just a few months ago I got a major repair, which I would've had to neglect if I didn't have the option of the loan.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That's why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I'm so glad this is an option for someone like me.

A payday loan helped my family and it was important for me to share my story with you. During the summer months my daycare bills double with my children's activities. My payday loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

Taxes can be more than we hoped they would be, and a loan helped me tie things over while I made those payments. It was important not to get a penalty that would have taken more of my hard earned money.

Back-to-school shopping is always tough on my family, and last year we decided to take out a payday loan. I'm so glad we did; it was so easy and helped us so much! I hope next year we won't need a loan, but it's nice to know that getting one is possible.
I am very happy that I was able to use the services of a payday loan. With healthcare costs rising, I know from my own personal experiences that it can be difficult to plan for hospital bills when injuries or illnesses occur. But when I called my local cash advance office, I was surprised to see that these loans were not only very easy to understand, but simple to pay off as well.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I hope you will listen to my story as to why a pay day loan helped me. There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. When I need a cash advance, I do nt go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It s confusing and a hassle. Plus most of them do nt loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

Payday loans are often the least expensive option for borrowing money I will only need for a short time. As a customer, I want to be able to choose the option that suits my need and costs the least. Short term loans can be a good choice.

I needed to get my car fixed but did nt have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Sometimes I have spikes in my power bill that I ca nt even explain. When that happens I get a pay day loan and pray that the next month wo nt be so bad.

Last month I had some unexpected bills piling up ; I did nt know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

At a challenging time, a pay loan helped me fix a situation that was important to me. Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I m so glad this is an option for someone like me.

There have been times when I could nt quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It s an important way for me to get an advance of money when I need it, and I do nt think rules should be put in place that will take away that option.

My daycare does not allow sick children with fevers to come in. That policy was fine until my child got sick. I had to continue to pay the day care and a sitter for a few weeks. My budget is tight so I took out a pay day loan to get through this emergency.
November 6, 2015

I believe that pay day loans are a necessity and are already regulated. So please do not do away with them and know that these loans have made a real positive impact on my situation. As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I wasn’t expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

There so many more important problems in our country than limiting pay day loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I’m doing and find that these loans are a reasonable option for me.

November 6, 2015

What a huge help it was to have a pay day loan available to me. After looking up my options, I know that it was the best one for me. I got the loan when I needed it and it was the cheapest alternative. I’m glad that pay day lending was an option for me.

November 6, 2015

I have a good story to tell you about the payday loan I was able to obtain. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

November 6, 2015

I hope you will listen to my story as to why a pay day loan helped me. There have been times when I could not quite make it to payday and needed a little help. In order to cover groceries and basic bills -- things that I needed right away -- I had to get a loan. Then, when I had the money, I was able to pay it back. It’s an important way for me to get an advance of money when I need it, and I do not think rules should be put in place that will take away that option.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

November 6, 2015

I share my story about payday lending because it is important to keep this credit option open. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Payday loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I couldn’t rely on payday loans, I would have to ask my family for money, and I don’t want to do that if I can help it.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few payday loans, I was able to get all my bills paid on time and make sure that my child recovered well.

I share this story with you because I think payday lending is important. It was so easy for me to use a payday loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.

Money has been tight for over a year and after bills and daily expenses, I hardly have enough money to purchase holiday gifts. These loans have helped me put presents under the tree for my entire family.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Please take time to read my positive story about my payday loan experience. I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

Getting a payday loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.
Money issues happen and I was glad that I turned to payday to assist me. Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

When faced with a short-term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.

Home repair supplies are expensive, and I cannot always afford them. I have taken out a few payday loans to pay for what I need to fix things around my house, and I'm lucky that they're a possibility for me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

My health insurance keeps changing, and my current plan does not cover nearly as many expenses as I would like for it to. To offset these costs, I've taken XXXX payday loans to help pay for my bills -- especially ones that are not exactly expected.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It's been difficult, but in a pinch I can rely on a payday loan to get me through tricky times. I cannot imagine how much harder this year would've been without the possibility of getting a payday loan!

I hope you know that I have a great story about my loan from a payday lender. Why does the government all of a sudden want to eliminate payday loans? I've used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.
I found my payday loan experience a positive one and wanted to share it with you. Banks can be complicated and confusing places for loaning people money. I do not feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few XXXX dollars and banks do not just lend that amount.

I never realized how hard it was to pay bills, and now that I'm out on my own I'm learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

A cash advance is such an easy and affordable product. It's simple to understand and allowed me to save some money as well.

After my car broke down, I had to get a payday loan to help pay for the repairs. The whole process was so much easier than I ever expected and everyone was very helpful from the minute I walked in the door. This was a great decision for me.

I bought an appliance that never seems to work, and I can never figure out how to fix it. Payday loans are a great option for me to hire someone to repair it for me. Now I don't have to worry.

I believe that payday lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I'm glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

I have a good story to tell you about the payday loan I was able to obtain. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.
I am excited to share my story about my pay day loan with you because it was a positive one. I hope you will learn that this option is for everyday working people. When my car broke down I was worried I would nt be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

I ve used cash advances from time to time to lend a hand with unanticipated doctor s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

When my child got sick I had to pay for additional medical expenses as well as child care for when they were well enough. Thanks to a few pay day loans, I was able to get all my bills paid on time and make sure that my child recovered well.

I know what I m getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I m glad this is an option that is available to me. This loan is not complicated and so easy to understand.

Money issues happen and I was glad I went to a pay day lending store. Utility bills are an unfortunate part of life. They ca nt be avoided. I ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do nt fall behind and get my power shut off again.

Payday lending is a good thing and I wanted to tell you why I believe it is. When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.
I have benefitted from a pay day loan and wanted to share my experience with you. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won’t hesitate to use them again when I need to.

Getting around town was almost impossible when I couldn’t drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.
I believe that pay day lending needs to be kept open for business and that is why I write to you today in hopes that you will know their importance. I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It’s a quick and cheap alternative when you need money fast.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

Due to additional family expenses, recently I started living paycheck-to-paycheck. It’s been difficult, but in a pinch I can rely on a pay day loan to get me through tricky times. I can not imagine how much harder this year would’ve been without the possibility of getting a pay day loan!

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

Back to school shopping is always a stressful time of year for me. My children need new clothes and school supplies. My budget never seems to cover the cost. I have used a pay day loan for these expenses and it gives me peace of mind to know my kids are starting the school year off right.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I could not believe it when I saw how high my cable bill had been. I did not even have enough money in my bank account to pay what I owed. Instead of missing a payment, I got a payday loan to help me. This was a great decision and I would do it again if I needed to.

With health insurance premiums changing, sometimes it’s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

Please know that a pay day loan was helpful to me and I wanted to tell you why I used one. Sometimes I do not have enough money to get me through the month. I’ve used payday loans in the past to get the money I need to make ends meet. I could not imagine my life without these loans.
I used a payday loan and it really helped me. Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is not always possible, but these loans helped me tremendously.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

I wanted to let you know that a pay day loan was important to me. The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

A payday loan is not a bad thing and I hope to share my story with you. Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

Getting a pay day loan really could not have been any easier. From the minute I walked in, the staff was able to help me out and made the entire experience enjoyable. I would definitely recommend this to a friend because of how easy it was to use.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

My story is not unique but it is important to me and I wanted to share it. While I do have a credit card, I try not to spend more than I can afford. Rather than use my credit card to pay the bills that I can not afford, I use payday loans. That way, I do not have to worry about those high interest rates or late fees from the credit card companies.
A payday loan made a positive impact in my life. Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we didn't pay would much worse.

Why does the government all of a sudden want to get rid of payday lending? I've used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

A payday loan helped me buy insurance, which was helpful. If I had not gotten the payday loan, I could not have afforded the insurance. Replacing my stuff would have not even been an option, because I would not have been able to afford it. Payday loans are a good way for people like me to handle big costs like insurance payments.

I never knew how expensive my phone bill could get until recently. I did not budget enough to pay the balance and I had to get a payday loan. I'm glad this option was available to me so that I could make the payment on time.

At a challenging time, a short term loan helped me fix a situation that was important to me. I do not always use a payday loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.
My family had a good experience at a tough time because of a payday loan. The pay day loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

I needed to take out a loan recently but did not want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

I cannot always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

The government obviously does not understand how hard I work. When I cannot make ends meet, I end up getting a pay day loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my pay day lending store, and feel more comfortable dealing with them than a bank any day of the week.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I did not have the money to fix my car after getting in an accident. Although at first hesitant, I found the entire staff to be extremely helpful and polite. In the end, I am glad I went through with the loan as it was quick and hassle-free.

A payday loan made a positive impact in my life. I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.
I share my story about payday lending because it is important to keep this credit option open. Payday loans have helped me multiple times when I could not make an insurance payment. Sometimes, I am a little short on my bills and need a little help. Rather than get rid of my insurance altogether, I just pulled out a payday loan on the months that I need the cash.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

Health care costs continue to grow and doctors' visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

I did not have the money in my bank account when taxes were due so I got a loan to pay the balance that I owed. This was the perfect option for me and I could not imagine what I would have done without this loan.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

I got a pay day loan to help buy school supplies for my children at the start of the school year. Without the loan, I would not have been able to provide them with the basic supplies and tools they need to successfully complete homework and assignments.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

Most times when something needs fixing in my house I look toward payday loans. I never know when I'm going to need the extra cash for repairs, so it's hard to save up for those things.

I was never confused when it came to my pay day loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

I do not feel my personal information is safe when I use my credit card. You always see news about credit cards being stolen and I do not want something like that to happen to me. If I need a loan for some money, I want to use a payday loan because I feel my information is more secure.

Please understand that a payday loan is very important to me. Getting a cash advance is often the least expensive way for me to access money for a short-term need. Like any other financial tool, customers choose the one that is right for them for what they need. Cash advances are one of many options and sometimes this is the best one.

I hope you will keep payday lending stores open for business because they provide a great service for me and so many others. There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.
Cash advance loans are not bad because I had a very good experience with mine. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

I used a payday loan and it really helped me. I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

When there was nowhere to turn a payday loan helped me. There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

Honestly, I do not know what I would do if I could not take out a pay day loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you are hurting by taking away this lending route.

Sometimes I feel like I’m just part of my bank’s bottom line. When my bank can’t help me out, I turn to pay day loans. I have never been disappointed with the service I’ve gotten at these stores and I’ve been able to meet my financial obligations.

Getting a pay day loan was the best option for me because it was cheap. In the end, I got the money I needed and did not have any unexpected fees. I’m so glad this option was available to me.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does not get shut off. Sometimes I cannot afford my bills, but I definitely cannot afford to lose my water. So pay day loans are the best solution.

I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

Please support pay day lending because it did help me. It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.
It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

My story about my payday loan is important and positive. The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

When in a bind I turned to a payday loan and it helped me. When I need to borrow a little money for a short amount of time, the banks rarely help me out. I have to use payday loans in order to get the money I need. I am so glad there is one right by my house to make it even easier for me.

The great customer service by the entire staff changed my opinion on payday loans. They helped me understand the loan process and made sure I did not face any hidden fees. This was the perfect option for me and I am happy I used this type of loan.

I am so glad to have had access to a payday loan. It was a cheaper and much less stressful alternative for my family.

The payday loan is smart and works well for everyone involved. The government should think twice before they try to take it away. I believe it is a valuable service to many Americans and should be kept rather than over-regulated or eliminated.

I hate paying my phone bill, but it has to get done. Thanks to payday loans, I can always pay it on time. That is not something I would ever want to fall behind on.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Utility bills are an unfortunate part of life. They cannot be avoided. I have had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a payday loan if I need to, to make sure I do not fall behind and get my power shut off again.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I am doing when I take out a loan.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a payday loan and was able to get my head back above water.

I want to tell you why a payday loan is so important to me. Although I do not regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.
I have had a good experience with my loan from the payday loan company. Why does the government all of a sudden want to eliminate pay day loans? I’ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

I’m so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a pay day loan.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.

I could not imagine where I would be without the help I’ve gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I find payday loans to be very cost-effective. If the need for extra money is only going to be for a short time then it really is an inexpensive solution. I value having the option available so that I can make that choice when it is right for the problem.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I’m in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

You must be aware that there are good stories about payday lending and I am one of those stories. When I needed cash, I took out a payday loan. Usually I am nervous about this type of stuff but the staff helped calm my fears and explained everything to me so simply. I am so glad they were there to help me.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

Banks can charge all kinds of fees when you try to borrow from them. The charges can be extremely high, more than I could pay back. I prefer payday loans, where I can borrow the bit of cash I need, get it quickly, and pay it back with my next paycheck.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
Please support payday lending because a payday loan helped me. If you decide to take away payday loans many people will suffer more. Banks, credit unions and others will not lend to people for a small amount of money. All I need is a few hundred dollars to get by from time to time and this type of loan option really works for me.

I wanted to share my story about the use of a payday loan. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

I cannot believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

Every time I go to the hardware store for supplies to fix things around the house, I realize how expensive home repairs can be. When I cannot afford the supplies, I have gotten a payday loan and have found them very helpful.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

Why does the government all of a sudden want to get rid of payday lending? I have used loans like this for years and have found them to be nothing but helpful. I could not imagine my life without these and the government should stay out of the way.

I took out a payday loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I could not imagine where my family and I would be if this option was taken away from us.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It is not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

I work long hours and do not have time to get to a regular bank or wait for my paycheck to clear so I can pay bills. I do not have confidence that the bank will work with me when I am in a pinch for cash, but I know that a payday loan shop will. They get that I need money right away and will pay the advance back as soon as I can, without a bunch of paperwork or surprises.

When faced with a short term money problem, a cash advance is often an inexpensive way to solve it. If the loan is used the way it was designed it can be a very good value. Of course, if it is misused you can cost yourself more money, but the same can be said about any loan. I find cash advances to be a good value for short term needs.
I wrote a check for ($4200.00). The date I wrote on the check was XXXX XXXX, 2015. Wells Fargo allowed this check to be cashed before XXXX XXXX. This caused my account to be over withdrawn by ($800.00). XXXX purchases I made the same day the check was cashed were subjected to ($35.00) overdraft fees. None of these purchases were more than ($20.00). Wells Fargo will only reimburse me ($17.00) for each of the ($35.00) fees and I believe I am entitled to a full reimbursement. Alternatively, Wells Fargo should have bounced the check and not allowed my account to have been over withdrawn by ($800.00). At the most, the check should have bounced and I should have received some sort of penalty fee for that. I spoke to several tellers on the phone, and was told that because one teller had already done reversals of the fees, there was nothing they could do to receive the full over draft fees. I asked one teller “If I had argued more would I have received the full reimbursement? She replied Yes. Wells Fargo needs to pay me ($17.00) X XXXX for the remaining fees.

I urge you to allow pay day lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won’t spend as long in debt to someone else.

Payday loans are not bad because I had a very good experience with mine. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.
November 5, 2015

I am very happy that I was able to use the services of a payday loan. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I am very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

My kid s birthday was coming up and I did nt have any extra money to buy a present or a birthday cake. The payday loan allowed me to purchase these extras and it really made my kid s birthday memorable.

I needed to get my car fixed but did nt have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I do nt understand any of the appliances in my home, so when something breaks I always have to ask for help. Over the years pay day loans have offered a great source of financial support for those occasions that I have to pay for the repairs.

Whenever I need a little push in the right financial direction, I go to my local payday lender for assistance. With food prices fluctuating faster than most of us can keep up with, this service is very important in order to put food on the table for my family.

Although I do nt regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

November 5, 2015

I can not say enough about the importance of my payday loan. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

My car needed a repair and I could nt afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Sometimes my phone bill is just impossible to pay. I wish having a phone was nt necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do nt fall behind on those bills.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.
A payday loan was so important to me that I wanted to share my experience with you. When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That’s what these loans are for -- people with no other option and payments they have to make.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Money can be tight during the holiday season. Every time the holiday shopping season rolls around, it is constantly a struggle for me to get my family gifts and things to make the season extra-festive. Short-term lenders give me a real way out of this financial struggle.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

It seems like every day the government tries to over-regulate something that is invaluable to the XXXX people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

After speaking with the helpful and friendly staff I feel as though I completely understand this product. It’s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

When I heard how much my insurance was going to cost, I did not think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I’m glad I was able to get it, and I do not think we should change the way these loans work.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

I took out payday loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We’re so thankful that payday lending could help us make sure I got better.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

I was fortunate to get a payday loan and it really helped me. Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

Not only do credit cards allow you to overspend, they are dangerous for hurting your credit and have tons of penalties. A payday loan is the best type of financing for me to get money quickly to pay an upcoming or unexpected bill.
Money issues happen and I was glad that I turned to payday to assist me. The times I've needed money, I've needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few XXXX dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It's a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

Payday loans are a valuable financial option that the government should not take away from American families. Plenty of regular citizens struggle to pay bills on time, and payday loans can help them stay afloat. Please consider the many benefits of payday loans and keep them accessible as an option for us.

It seems like these days you always have to read the fine print. I'm so glad that this was never the case with payday loans as the staff made sure to walk me through the entire process until I understood it. I was comfortable and it was nice knowing someone cared about my situation and was willing to help.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Finances cause too much stress—the payday loans sure help me. I love to have XXXX paydays to pay it off in full.

I am very happy that I was able to use the services of a payday loan. When things changed at work I needed to find emergency care for my kids for a few hours. I was able to use a loan to cover some of the costs to do that and it came in very handy. This loan really helped me in a pinch.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a pay day loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

Payday loans help me when all my bills come due at the same time. I would rather pay the fees than pay late fees or ask for extensions.
November 5, 2015

There are important decisions to be made about finances, but I hope you will keep pay day lending available because these loans have helped me. I share my story in hopes that you will understand why everyone can benefit from them. I knew I had a lot of car problems but when the mechanic gave me an estimate, I could not believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

The pay day loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

A huge concern I have with other types of borrowing is how much information you have to give them. I do not trust credit card companies or big banks to keep my personal information safe. If I do not have to give out my whole life story, I’m not going to. Thankfully I can use a payday loan as an advance on my paycheck and get in and out without filling out a huge stack of forms. It’s simple and I feel more comfortable.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

I do not want anyone to know my business and when I needed money I did not know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I’m so glad this option was available to me.

Once I walked into the store, I was met by good customer service. They were able to explain everything to me and I walked out feeling very comfortable with my decision.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

Theft is a concern no matter where you live. Insurance is the best way for a renter like me to make sure a bad situation doesn’t happen. I was not able to pay for the insurance at first and had to use a loan. It worked perfect in a pinch, and now I have the peace of mind of having insurance all year long.

Utility bills are an unfortunate part of life. They can’t be avoided. I’ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do not fall behind and get my power shut off again.

From time to time, unexpected medical bills happen to me or a member of my family, and these sudden financial burdens can be very I needed money for an unexpected car repair and had no where to turn. A friend recommended a payday loan and it worked out great. It was an easy process to borrow and pay back with next paychecks.
Banks do not loan small amounts of money, which is why I used a payday loan. It was so important to me that I tell you my story so you can keep this option available to everyone who needs it. With health insurance premiums changing, sometimes it’s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That’s what these loans are for -- people with no other option and payments they have to make.

A payday loan came in handy when I needed some additional child care for my children while I was at work. I am glad these loans were available so I could know my children were in good hands while I was away during the day.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

Every XXXX, the XXXX is in full swing, and it’s not always the easiest time of year to balance a checkbook and plan ahead. That’s why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.
I have had a good experience with my loan from the payday loan company. If it ain't broke, don't fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

I ended up using a payday loan to pay some bills to avoid all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.

When I need a cash advance, I do not go to a big bank. I worry about surprise fees and all the paperwork they make you fill out. It's confusing and a hassle. Plus most of them do not loan small amounts. I need cash to pay a bill right away, so getting a payday advance works much better for my needs.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did not have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I'm glad I have that option when my paycheck can't quite cover everything I have to pay for.

When the bills come and I do not have the money to pay, I do not have many options to get the cash I need. Placing limits on payday loans takes away my choice and forces me to choose what the government thinks is best for myself.

I could not imagine where I would be without the help I've gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

Getting around town was almost impossible when I could not drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.
You must be aware that there are good stories about payday lending and I am XXXX. Without the pay day loan many people would lose their ability to make ends meet. And the cost to the government for loss time in wages or work has a greater effect. Please be sure to think through all the consequences from removing this credit option XXXX.

My budget has been more strained this year than it usually is so I love how accessible pay day loans are. When I needed a bunch of work done on my house, I used a pay day loan from my local store. They are a simple, reliable fallback option for when things come up that I do not expect.

When you’re the XXXX responsible for providing for a family, costs can quickly add up. This is especially true during the XXXX season. I turned to a payday loan and was so pleasantly surprised to find that it was not only easy and quick, but that it truly made a huge difference to my pocketbook.

With the pay day loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.
I want you to know what a good experience I had with my payday loan. I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I can't pay on my credit card.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I'll do that again if I need to.

Fixing things around the house is hard both in terms of time and money. Payday loans make it so that I can call a handyman for the fixes I don't know how to do, or don't have time to do.

I've recommended payday loans to people and used them myself, and everyone I've talked to has had a good experience and is grateful for the small loans they get. I'm not sure what many of us would do if we could not take out these loans any more. The government should leave them alone since they help so many families.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

Every XX/XX/XXXX, the XXXX is in full swing, and it's not always the easiest time of year to balance a checkbook and plan ahead. That's why my family and I were so very grateful for the opportunity to receive a short-term loan to help us offset the expenses that inevitably come with the gifts, travel and other extra financial burdens that time of year tend to bring.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I've had trouble paying it. When that happens my first trip is to go get a payday loan to help.

After having a lot of work done to my car, the bill came and I was not able to afford it. I had to get a payday loan and was nervous about it at first. That all changed once I entered the store and was greeted by a friendly staff that explained the whole process to me easily.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it's a quick and cheap alternative when you need money fast.
Credit unions and other groups do not provide small and quick lending when you need it. That is why I turned to a pay day loan and wanted to tell you my story. My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I knew I had a lot of car problems but when the mechanic gave me an estimate, I could nt believe the cost. I ended up getting a quick payday loan in order to pay for the repairs. Everything was so easy and I am so thankful to have used this option.

My family has used pay day loans many times, and we have nt had a bad experience yet. I do nt know why the government is trying to take this away from hard working people like myself. We all need a little help once in a while!

I ca nt always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.
I have had a good experience with my loan from the payday store. We've all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I'm glad this was available to me.

I didn't have the money in my bank account when taxes were due so I got a loan to pay the balance that I owed. This was the perfect option for me and I could not imagine what I would have done without this loan.

Just like everyone else, I don't like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

I trust the staff and I trust the loan. It was explained to me in easy terms and full detail so I knew exactly what I was doing at all times and never had to worry.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

When I want to borrow money, I don't feel like it's always easy to understand what a bank is going to charge me. And then suddenly there are a ton of unexpected fees tacked onto a loan. On the other hand, when I use a payday loan, the cashier is very clear about what I am borrowing and any fee on top of that. It works far better for me than borrowing from a big bank.

I had no idea how much my parent's medical bills would stack up. Thank goodness for payday loans helping my family in our time of need. In all honesty I'm not sure how else I would've paid those bills on top of my regular, everyday expenses.

I can't believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I don't know where else I would have gone to get such a short term loan.

I underestimated how important insurance was to my life and it cost me dearly. I ended up getting insurance again and took out a payday loan to help me through the first few payments. I'm so glad that I am protected again.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.

Sometimes it's tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it's not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I'm so glad it was readily available to me.

Payday loans help many Americans who work hard every day to pay their important bills when they don't have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.
Please support pay day lending because it did help me. My stressful life was made a little bit easier with the help of payday loans. The staff at my local store was wonderful and gave me the information I needed to feel comfortable with my decision to get this loan.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.

When I did nt have enough money to pay my taxes, I got a loan and it helped me get through. I think this is a responsible way to use the loan. If you want to take away that option from me, then stop taxing me so much so that I have to take out a loan to pay.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

Getting a payday loan last XXXX was exactly what I needed to help make the holiday season merry and bright for my family. As someone that lives paycheck to paycheck, getting some small gifts and traveling to see my family is nt always possible, but these loans helped me tremendously.

Why does the government all of a sudden want to eliminate pay day loans? I ve used loans like this for years and have found them to be helpful. I could not imagine my life or financial situation without them.

After taking my car to the shop, the bill was much higher than I expected. I went and got a payday loan in order to get my car fixed and back on the road again. This loan really helped me out.

A payday loan was just what I needed to make a recent insurance payment. After basic bills like my electric and groceries, I did nt have enough for insurance. Even though it was secondary to utilities, I knew insurance was still important. So I got a payday loan, made the payment to keep my insurance, and paid it back in just a couple weeks. I m glad I have that option when my paycheck ca nt quite cover everything I have to pay for.

There are times when I need money for bills but do nt have it in the bank. I do nt want to use a credit card and go beyond what I can spend. By getting a payday loan, I only borrow what I know I can pay back and wo nt get hit with fees by accidentally going over my limit.

When my water bill is high, I look to pay day loans as a safe, easy way to make sure my water does nt get shut off. Sometimes I ca nt afford my bills, but I definitely ca nt afford to lose my water. So pay day loans are the best solution.

As important as seeing a doctor regularly is, sometimes it s not always affordable. Recently, I was able to use a little extra money from a cash advance to help me and my immediate family with medical expenses.
A payday loan made a positive impact in my life. When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did not have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It’s not something I’ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

The healthcare landscape is changing constantly, and sometimes it is difficult to keep up with. Recently, my insurance costs skyrocketed without much warning, and I needed to take out a payday loan to help me and my family manage our new payment schedule. It was incredibly useful in this situation.

I’ve recommended payday loans to people and used them myself, and everyone I’ve talked to has had a good experience and is grateful for the small loans they get. I’m not sure what many of us would do if we couldn’t take out these loans any more. The government should leave them alone since they help so many families.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

I wanted to tell you why payday lending is so important for me and my family. Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I’ve used payday loans many times to make sure I do not pay late fees or have the utility company shut off service to my house.
I am happy that I had the choice of a payday loan to use. Taking out a short-term loan during XXXX was one of the best decisions I've ever made for my family's finances. Not only was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

There are so many more important problems in our country than limiting payday loans. I wish the government would focus on rising health care costs and taxes than what I chose to do with my money. I know what I'm doing and find that these loans are a reasonable option for me.

There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

My house had a lot of problems and I wanted to get them all fixed. Thanks to payday loans, I was able to rest easy knowing that I could afford my repair bills.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

The staff is so wonderful. They've gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

I found that using my payday loan to cover some medical costs I had recently was a great way to not fall behind on my other bills. Medical bills can be very difficult to get under control and are very confusing. This loan was a great solution for me.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.
When I got in trouble a payday loan helped me. Without pay day loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

I used a payday loan to pay for some of our priority family expenses -- groceries. We were running low and were not quite going to make it to the next paycheck, so I took out a loan that I got paid back right away. It really did help me and my family.
I’m happy that I got a payday loan and needed to tell you how it helped me. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of our bills. I couldn’t imagine where my family and I would be if this option was taken away from us.

Getting around town was almost impossible when I couldn’t drive my car. With the loan, I was able to repair my car and get back on the road without relying on my friends.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they don’t understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but couldn’t quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

A cash advance is such an easy and affordable product. It’s simple to understand and allowed me to save some money as well.

Once in a while, I need a small loan and I don’t want to bother my family. A lot of the time banks and credit unions won’t even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government doesn’t remove a lending option that’s always worked well for me.

Just like everyone else, I don’t like late fees of any kind and pay day loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

With health insurance premiums changing, sometimes it’s really tough to plan ahead when it comes to medical expenses. I found that using a local payday loan was the right decision for me as I tried to manage my medical bills and plan accordingly.

My household finances can be tight – particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I’d be able to afford it. The loan provided the money I needed without a huge hassle.

I walked away very impressed with the staff’s knowledge of the entire payday loan process. They helped me understand the product better and I was able to get the short-term loan I needed without waiting. This is such an amazing service for many people like me.
I hope you will read my story and understand how a payday loan really helped me. Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.

Payday loans are a great resource for many people. The government takes enough of my money as it is; they do not need to take away my ability to take out a small loan every so often! The loans are important to both everyday citizens and our economy as a whole, and should remain a possibility for everyone.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
At a troubling time a payday loan came in handy. I've used payday loans in the past to help me with repairs to my house. After not being able to pay for everything by myself, I decided to get a payday loan and could not have been more satisfied. This was a great option for me.

I recommend payday loans to almost anyone and have used them multiple times. I could not have been more pleased with my experience and I know countless others that feel the same way as I do. I do not know what I would do without them. The government needs to stay away from our finances and worry about themselves for once.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

To avoid bouncing a check, I turned to a loan to help pay some bills. I found that it was a great choice for me and I was able to pay my power bill on time and without penalty.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

I've used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I've never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at unemployment or work conditions rather than focus on what is going on in my bank account.
When I had some money trouble I used a payday loan and am happy I did. The steps to get a payday loan are very easy to understand. Almost anyone can just walk right in and get the money they need to keep living their lives without too much hassle. This was great for me and my family!

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did not have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

Payday loans help hardworking Americans pay medical, education, home repair and many other important bills. Without them, lots of regular citizens would have a much tougher time staying in the black and making ends meet. The government needs to realize this and not force people to fall into the red.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

When the calendar hits XX/XX/XXXX, I know that the holiday season is right around the corner. And that's traditionally a time of year when money has been particularly difficult to manage. Payday loans have helped me get through these tougher months, and I know they can help other families like mine as well.

I was in a little trouble and needed some quick cash. After weighing all my options, I came to find that payday loans were the best choice for me because they were cheaper than not paying my bills or racking up charges I couldn't pay on my credit card.

The payday loan process was easier than I ever could have imagined. The staff made sure to answer any questions that I had and even a few that I did not think of. They really helped me out and got me the money I needed quick.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

If it aint broke, do nt fix it! Payday loans have been fantastic for me and my family, and I know they have worked well for many others just like me. These loans need to continue being offered, and the government needs to stop trying to fix things that are working great for everyone.

Where would I be without pay day loans? My house probably would ve fallen into total disrepair by now. I use the loans to pay for things I did nt think would ever break. It s hard to pay for repairs even when you know certain things are getting old and you re saving up to replace them.

Whenever someone asks for help with utility bills, I tell them to look into getting a short term loan. Those bills are important and need to be paid on time. I ve always had a good experience with getting the loan and paying it back by the next paycheck.

Please do nt believe that all payday loans are bad, because I had a very good experience. When I could nt pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.

I used a payday loan and it got me out of a jam. When the tax bill comes, sometimes you do nt have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That s what these loans are for -- people with no other option and payments they have to make.

Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

A trip to the doctor left me with some unexpected bills and a pay day loan helped me take care of those costs. As you know medical bills come quickly and it was a saving grace for me that I had financial help from my loan.

I think you should keep pay day lending stores open because they fill a need that banks and credit unions can not and will not fill. My story is important to share so I hope you will take it into consideration when making a final decision. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.
I really enjoyed working with my local pay day lending store and I think my story is important. When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Once I got in an accident, I knew I would not have the money for repairs. Everyone at the store had a smile and the whole process was explained easily. They helped me get the money I needed to get back on the road.

I did not have the money in my bank account when taxes were due so I got a loan to pay the balance that I owed. This was the perfect option for me and I could not imagine what I would have done without this loan.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it’s always worked out well.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

It’s so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Rather than a traditional loan, I applied for a pay day loan and the process could not have been better. Everything was explained to me the minute I walked in the store and I had the cash I needed in no time at all. A bank or credit union does not work when you only need a small loan amount to make ends meet.

This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

Food prices are constantly rising, which makes it difficult to budget myself and my family for unexpected grocery bills. With a payday loan, I was able to offset these expenses when I needed it the most!

It seems to me that the folks wanting to do away with pay day loans know very little about them. Government should regulate financial options, but regulating them into extinction is not fair. We need to have these credit options open to all and let the people decide if they want to use them or not.

I cannot always wait to get the money I need to pay my bills. Payday loans make it possible so that I do not have to pay high interest rates or late fees. This was by far the cheapest option for me.
I support the use of payday loans because I had a positive experience. Once in a while, my family gets a loan to pay our bills so we don’t have to be late. Especially with kids, I can’t even imagine the consequences if our power or water got shut off.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family’s bills are paid.

With medical insurance deductibles rising, I’ve found that it’s very difficult to look ahead and plan for unforeseen medical bills. But when I used a short-term lender to help me with some unexpected payments I needed to make, my life became much easier to manage financially.
Please take time to read my positive story about my payday loan experience. I’ve got a lot of mouths to feed in my household. And when groceries become unmanageable, I’ve gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

Moving always costs a lot of money, so when I first moved into my current home I had some trouble paying the utilities for the first few months. I took out payday loans for a little while and the whole process worked so well for me that I know I’ll do that again if I need to.

I have a lot of pride and when I couldn’t pay my bills, I knew I couldn’t turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

This product is easy to understand and easy to use. Everyone is so kind and helpful and I was never confused. I’m so glad to have found this simple credit product.

Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

The government obviously doesn’t understand how hard I work. When I can’t make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I don’t have to make a big commitment. I don’t know why the government wants to take this option away from me.

I was recently in need of money and turned to a cash advance for help. This was the best option for me and my family because it was so easy and quick to get my money. I was able to continue living my life without worrying about my finances.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

The appointments at my doctor’s office can be pricey but with a payday loan I didn’t have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

When things break at home, it’s never expected, and they almost always have to be fixed immediately. I’ve relied on payday loans to guide me through those times, when I need to pay for something that I didn’t have the money for.
November 5, 2015

Please support pay day lending because it did help me. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

After I got the quote for insurance, I didn’t know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

Without these types of financial options like the pay day loans, many families across our nation would suffer. Our government needs to do more to improve the quality of work conditions and areas across this nation than focus on what is going on in the bank accounts of regular citizens.
I used a payday loan and it really helped me. I was so relieved to take out a payday loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I won't hesitate to use them again when I need to.

It's hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on payday lending, and it's always worked out well.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

With the payday loan I was able to get the money I needed in the time that I needed it. It was an incredibly easy process, which was a nice change.

Using a payday loan to help with essential bills is a good way to make sure my family does not fall into the red. I hate falling behind on bills and paying them with a payday loan is sometimes the only way to get them paid on time.

If it is not broke, please do not fix it. Payday loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

I've used payday loans before because I do not have a lot of confidence in banks today. These loans have always been there to help me and I've never had to deal with outrageous hidden fees. I just feel more comfortable conducting my business at the local store.

It is great to work with a place that puts their customers first. Before I could take out a loan, the store employees made sure to explain everything to me to make sure I understood. I am glad there were no tricks and I felt that everyone was upfront with me.
I have benefitted from a payday loan and wanted to share my experience with you. When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

Recently, I took out a short-term loan to help my family buy groceries. This cash advance helped me because I did not have a credit card I could use and needed to get the food and supplies I needed for the month. I would highly recommend a service like this to others in my situation.

I thought I finally had control of my expenses. All of a sudden, one of my children needed additional help at school. Fortunately, I was able to get a payday loan to get me to my next paycheck.

ATM transaction can be more expensive and I rather use money from a loan than get charged a fee from the bank. I have come to expect great service from my payday lending store, and feel more comfortable dealing with them than a bank any day of the week.

I’ve had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Payday loans helped me where insurance would not.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

When my car broke down I was worried I would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might be broken down.

I was never confused when it came to my payday loan because of the wonderful staffers at the store. They answered all my questions and made sure that I knew how my specific loan worked. It really seemed like they cared about me and made sure I understood the loan entirely.

I got a loan to help me with a home repair, and am so glad I did. Now that it’s all fixed I do not have to worry anymore. Without the loan I would’ve been forced to ignore all the broken parts.
Please do not take the payday loan choice away from consumers because XXXX helped me very much. This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Every now and again, unexpected medical bills happen to me or a member of my family. These can really put a hurt on our wallet but after getting a short-term loan, we do not have to worry as much about the payments and can focus on staying healthy.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple XXXX dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The government should not limit my choices.

I can not imagine where I would be if I had not gotten a payday loan. Some banks can be notorious for charging very large, hidden fees to their customers when they want to borrow. When I use a payday loan, I know exactly what I have to pay back, which is much easier for me.

As my kids have gotten older, I’ve found that it’s important that they have cell phones for safety reasons. But they’re expensive, even on a family plan. The XXXX bills really shocked me and I ended up getting a pay day loan to pay them.

Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

While pay day loans might face a lot of criticism, I have found them to be nothing but helpful to me and my family. I love how simple they are. I do not have to answer too many questions and I leave with the money I greatly needed.

My house can be described as old and creaky at best so I get angry with how expensive the never ending repairs can be. Pay day loans are a convenient choice to help support me and get the job done.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they did not try to use language that would confuse me.

I’ve had to take out a loan to cover my taxes before and I am so glad that this option was available to me. It was definitely better than being late and incurring a penalty.

When I was having a lot of trouble buying groceries for my family, I turned to a pay day loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

Money issues happen and I was glad I went to a pay day lending store. Without cash advance loans many people would not be able to make it work. You need to consider all the unintended consequences from eliminating this option would for families across my state.
I am so happy that I turned to a payday loan when nothing else was available to me. Water bills are awful. Nobody wants to pay them, and I m the exact same way. When I m worried about getting them paid on time, I immediately get a pay day loan to make sure I can be punctual and not get my water shut off.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It s a quick and cheap alternative when you need money fast.

I have a good story to tell about the payday loan I got. The pay day loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

I can not believe the government is trying to take away payday loans. There are plenty of families throughout America that benefit everyday from payday loans and eliminating that choice could be horrible for some households. I hope the government understands the consequences of eliminating this lending option.

A couple of XXXX dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances back on track.

My car broke down and I did nt have any other choice but to pull out a short term loan. I m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

I ve always felt that people who run up a lot of credit card debt are irresponsible. I did nt want to become XXXX those people so I decided to take out a payday loan to help me during some difficult times in my life. I m so glad I pulled out a payday loan and saved my credit score.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do nt need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Sometimes I have spikes in my power bill that I ca nt even explain. When that happens I get a pay day loan and pray that the next month wo nt be so bad.

I took out pay day loans to help pay for my medical bills, and the loans made all the difference in keeping our family budget balanced. We re so thankful that pay day lending could help us make sure I got better.
Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. I was new to the pay day loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

I wish you would keep pay day lending available because one of the companies has really helped me out. Once in a while, I need a small loan and I do not want to bother my family. A lot of the time banks and credit unions will not even lend small amounts to people like me, plus pay day loans are easy to deal with. I hope the government does not remove a lending option that has always worked well for me.

At a troubling time a payday loan came in handy. This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

After dealing with the banks I decided to get smart and get a payday loan. It was so easy and accessible for anyone and everyone. I walked out with the cash I needed and I was not sitting around waiting to get approved.

I could not imagine where I would be without the help I have gotten over the years from payday loans. The whole process is so easy and gives me peace of mind knowing that I have an option for cash when I need it.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

I hope you learn from my story that pay day loans and their stores really do positively contribute to many families across this country. My story is just one example. Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.
I used a payday loan and it really helped me. An incident at home caused damage and I didn't have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

Why would you pay utility bills late when payday loans are an option? They are so easy, convenient, and really the best solution when utility bills seem to be piling up. I've used payday loans many times to make sure I don't pay late fees or have the utility company shut off service to my house.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

When in a bind I turned to a payday loan and it helped me. Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I couldn't afford and was able to pay my bill.

Recently, my water bill was much higher than usual. In order to pay the balance, I had to take out a payday loan and could not have had a better experience. They made sure that I was able to continue to have running water by giving me the money I needed to pay my bill.

Sometimes minor things turn into big repairs. Payday loans are great in those situations, whether I'm buying parts or hiring someone to make a repair that I can't manage. These loans have been an huge help.

After taking my car to the shop, I was surprised when I got the bill. It was a lot higher than I was originally quoted and more than I budgeted. I had to use a short term loan to get some money pretty quick and could not have been happier. I was able to pay the repair costs without any hassle.

A payday loan store really helped me and I want you to know why I used this product. I was new to the payday loan process and was nervous because I really did not know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through XXX hoops.

I never like paying bills, but somehow water bills are my least favorite. When they're high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

We need less government in our lives. All I want to do is take out a loan and I do not understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.
I tell you my story in hopes that you will keep payday lending stores open because they are filling a need that is real and XXXX that banks can not take care of. I have a positive story to share with you. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I do nt want to fall behind on that bill, and getting the extra cash is really great. If I was nt able to pay it on time, it would probably affect my credit score.

Last year I knew I was nt going to be able to afford all of the supplies my children would need at school and feared that my finances would hold them back from a good education. I took out a payday loan so that my kids would have the tools to keep up with everyone else.

I m glad that I can go to a pay day lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

Bills are always higher in the summer, and I ve learned that using a pay day loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I m thankful to have pay day loans as a backup.

A loan helped me take care of some health bills I had recently. There are times when certain bills add up and over time medical expenses have increased. I was afraid that bouncing a check would end up costing me more so I am glad that I used a payday loan.

With grocery prices changing all the time, it s nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.
I have gotten payday loans over time and have nothing but positive things to say. There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a pay day loan. These loans help me with some of those household expenses that no one ever sees coming.

Once in a while, my family gets a loan to pay our bills so we do nt have to be late. Especially with kids, I ca nt even imagine the consequences if our power or water got shut off.

Emergency medical bills come unexpectedly, and can sometimes be extremely difficult to recover from. Luckily, I was able to contact a local short-term lender to give me some reassurance that I would be able to make it through my recent bills with very little issue.

I had an important insurance payment due that I just could nt make so I got a payday loan to avoid losing the insurance. If I had nt, the insurance would have run out and I would have been in an even tighter spot. The payday loan worked really well for me, and I know I can rely on them when times are hard to help me get the bills covered till my next paycheck comes in.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family s bills are paid.

I rely on my car to go to work every day. Without it, I would nt be able to live my life. When my car needed repairs, I was worried I was nt able to pay the bill. That s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I d be able to afford it. The loan provided the money I needed without a huge hassle.

The times I ve needed money, I ve needed it immediately. I could nt wait around for a bank to process an application, and I did nt know if they would even approve a loan after all that time for a few XXXX dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.

I m so grateful to the staff at my payday loan store. They explained the process to me plainly and helped me feel comfortable in taking out a pay day loan.
A payday loan has made a positive impact on my life and I wanted to share my story. After talking with the staff here it was obvious that this was the cheapest option for me. I was in need of some quick cash and was able to get it without any problems or added expenses.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

There are some months that I'm short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

The friendly staff showed me how easy it was to take out a payday loan. This was the cheapest option and was easy for me to use. After leaving the store, I never felt concerned with my decision to use this loan.

As a parent with a full time job my children go to daycare. When they get sick I have to provide for alternative child care until they are well enough to return to day care. My pay day loan has helped me get through these times and provide quality care while my children are sick.

I can not imagine where I would be if I had not gotten a payday loan. Getting a payday loan was easier than going to my bank. I was able to walk in and walk out with the cash I needed. Everyone that worked at the store was so friendly and clearly explained the entire process. I'm glad I went and got this type of loan rather than waiting at the bank all day.

My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

Honestly, I do not know what I'd do if I could not take out a payday loan every so often. They are so easy to deal with and are much better than the alternatives. Please think about how many people you're hurting by taking away this lending route.

With all the identity theft these days, I do not want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.
Banks, credit unions and churches can not fill the void that pay day stores provide. That is why I used a payday loan and why it is important to share my story with you. From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

In order to avoid paying late fees, I ended up using a pay day loan. This loan was the cheapest option as it saved me money in the long term.

I can not say enough about the importance of my payday loan. There are such few options out there that are as easy to use as a pay day loan. These loans are just a few XXXX dollars and can make a big difference for someone needing to meet their financial obligations. It is a product that is not only easy to use but also very clear to understand.

Holidays and special occasions always seem to take a toll on my wallet -- whether it s XXXX, family birthdays or a wedding anniversary. In the past, I ve had difficulty getting even the most modestly-priced gifts for my family. That is, until I got a payday loan, which gave me the peace of mind I needed to get through some of the tougher months.

Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. Even though groceries are a necessary part of daily life, I have had trouble buying them in the past when my job is slow. In situations like that, I have turned to a cash advance to help me make it through the month and get the food I need to provide to my family.

At a troubling time a payday loan came in handy. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

Sometimes my phone bill is just impossible to pay. I wish having a phone was not necessary, but in this day and age it is. When I am short on money, I take out a pay day loan to make sure I do not fall behind on those bills.

I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

Over the holidays, budgets can be stretched fairly thin. I was not even sure I could provide even the most modest presents for the members of my immediate family. Then I got a quick and easy payday loan, and it truly made a difference to the people closest to me. It was enormously helpful and easy to navigate.

Taking out a payday loan was important to me so I wanted to tell you my story. After I pay my typical monthly bills and expenses, sometimes there is not much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.
You will get many stories about payday loans, but I wanted to share mine because it really helped me. Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would nt fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

A pay day loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

A payday loan helped me take care of some doctor bills. If you are late one day on a medical bill you get a call or collection notice. So I was happy to be able to take out a loan to cover the costs of these bills and avoid the hassle. It made a big difference.

My story about my payday loan is important and it can help others in need. I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

I hope you will not take payday loans away because I have a good story to tell. The government needs to stay out of my wallet! I can make my own decisions and I do nt need people telling me what to do with my money. I do nt limit who you can borrow from, so why should you be able to limit my choices?

A payday loan has made a positive impact in my life so please read my story. When I heard how much my insurance was going to cost, I did nt think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I m glad I was able to get it, and I do nt think we should change the way these loans work.

Utility bills are an unfortunate part of life. They ca nt be avoided. I ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do nt fall behind and get my power shut off again.

After going in to get a pay day loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

I hope you know that I have a great story about my loan from a payday lender. I wish power bills did nt exist, but unfortunately they do, and if you do nt pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I ve never had my power shut off.

From the minute I walked into the store, I knew that I made the right decision. Banks can be intimidating and credit card debt can stack up but with a payday loan I was able to get quick cash without all the extra drama.

I do nt always use a pay day loan but when I do, it s been worth it. I like being able to have different options and I hope the government does nt rip this away from me.

I am very happy that I was able to use the services of a payday loan. Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I wo nt hesitate to use them again when I need to.
I found my payday loan experience a positive one and wanted to share it with you. My cell phone is a great tool for work and for keeping in touch with family in different parts of the country. Sadly sometimes the bill is very high. Thanks to pay day loans, I’ve never been late to pay the bill. The loan option is much better than paying late or bouncing a check.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.

I had to take out a pay day loan in order to cover my taxes after unexpected expenses snuck up on me, and I’m glad that this was an option for me. Some people do not need a short term loan like this, but it really makes a difference to XXXX of Americans like me.

Taking out a payday loan was very positive and I think it is important to share my story with you. I like the idea of short-term credit because I do not want to have long-term debt. With a credit card, they want me to be paying it off indefinitely. A payday loan is designed for me to pay it back the day I get my check that they gave me the advance for.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

It’s hard to plan for an illness you have little control over, and unexpected visits to the emergency room. When the bills catch us off-guard they are very hard to pay on time. When we need a loan, I have relied on pay day lending, and it’s always worked out well.

I was looking for a cheap alternative to traditional loans. After hearing about payday loans, I had my doubts at first. That changed once I walked into the store and was greeted by a friendly staff. They listened to what I needed and really took care of me.

I want to share my situation as to why a payday loan was a good experience for me. It seems like the government is never satisfied. Why would you try to get rid of a program that helps XXXX Americans like payday loans? Sometimes, people like me need some quick cash and rely on payday loans to help us out.

Power and water bills are some of the toughest ones to pay. You can’t be delinquent, or you lose your utilities. Instead of asking my family or friends for money, I’ve turned to pay day loans when the bills are higher than usual, and then paid the loan back with my next paycheck.
What a huge help it was to have a pay day loan available to me. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

Very easy product to use, especially thanks to the helpful staff. Anyone could use this type of loan. It's a quick and cheap alternative when you need money fast.

I needed money and didn't know where to turn. I thought about going to the pawn shop but I didn't like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Having a family costs enough even before the XXXX season rolls around in XX/XX/XXXX and XX/XX/XXXX. And even though we normally watch our expenses throughout the year, the bills definitely pile up when XXXX comes to town. That's why I turned to a cash advance to lighten to load on my wallet. It was amazingly helpful to my family.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

A payday loan helped me when I didn't want to turn to others for help. Banks can be complicated and confusing places for loaning people money. I don't feel confident that the bank will explain everything to me. When I use payday loans to cover various bills that pop up, everything is laid out really clearly. These loans are for a few XXXX dollars and banks do not just lend that amount.

At a time when I needed help I turned to a payday loan. When it comes to home repairs, I'm really lost. I get pay day loans whenever I need the extra money to help with hiring a handyman. Thanks to them, I've been able to stay on top of repairs and other home-related expenses.

Money issues happen and I was glad I went to a pay day lending store. Providing food on the table for my entire family can be pretty stressful. But cash advances can help ease the burden, particularly when prices at the supermarket continue to be on the rise with higher energy costs.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.
A pay day loan store really helped me and I want you to know why I used this product. After researching all my options, I know that getting a payday loan was my best choice. I got the loan when I needed it and it was cheaper than anything else. I’m glad I found out that payday loans were available.

I needed money and didn’t know where to turn. I thought about going to the pawn shop but I didn’t want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

Due to additional family expenses, I found myself unable to purchase groceries to feed everyone at home. With a pay day loan, I was able to stock up on food and supplies and not burden my friends and family by asking them for money. This loan really helped me when I was in a bind!

I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a pay day loan rather than being delinquent. After all, if you don’t pay your water bill they shut it off.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

The whole pay day loan process was so easy. Everything was laid out in front of me and I was able to understand it all. I’m glad they didn’t try to use language that would confuse me.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

Recent family expenses left me short of what my paycheck could handle. It’s been tough these days, but in a pinch I know I can rely on a pay day loan to get me through hard times. I can’t imagine this past year without the possibility of getting a pay day loan.

It is important to me to have financial freedom and so I wanted to share with you my story about my payday loan. There is way too much government involvement in our world today. How would the founding fathers feel if they saw our leaders today? The government needs to stay away from payday lenders and focus on the things that really matter.

Telling my story is important because a payday loan really helped me when I needed it. I like having different options to choose from when I need money. Sometimes I am able to go to the bank but other times I just need cash and can’t wait. That’s when payday loans are helpful and I’m glad they’re available.
I wanted to share my story about the use of a payday loan. Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a pay day loan and pray that the next month won't be so bad.

The pay day loan was a relief and it made a huge difference in my stressful life. It was very easy to use. I do not feel confused or concerned with my decision to use this type of loan.

There are a lot of options out there for people that want to get a loan. That's what makes this country great -- I can choose which one to use. In the past, I have used payday loans and while they may not be for everyone, I have felt that they are the best option for me.

Cell phones are a safety measure for children as they grow and become more independent and spend more time away from home. But their bills are expensive, especially since they are using them to call their friends, too. Sometimes I have to take out a pay day loan to make sure that the whole family's bills are paid.

I use this before my social security hits to sustain daily items also

At a troubling time a payday loan came in handy. There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get the money they need quickly. I love having this option available to me.

Cash advance loans are not bad because I had a very good experience with mine. My power bill skyrocketed for no reason that I could tell, so I ran and took out a pay day loan to help me pay it that month. I hate how much it goes up sometimes, but thankfully I can take out a loan quickly.

My child needs the appropriate supplies for school. Taking out a payday loan allowed me to get these necessary supplies for my child and make sure they are given the opportunities they deserve.

I was new to the pay day loan process and was nervous because I really didn't know what I was doing. I was surprised with how easy everything seemed. I was able to get the cash I needed without jumping through a XXXX hoops.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can't afford the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

When I needed a small loan I did not have many options and I do not trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.
A payday loan helped me when I did not want to turn to others for help. In my experience, a pay day loan worked well to get insurance for the year. I could not afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a pay day loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

With young children I needed to find somewhere to take care of them while I am away. I was able to use my loan to cover some day care expenses when I needed to get back to work to pay the bills that were beginning to stack up in my mailbox.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on pay day loans especially when good people need them to get by.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

The worst part about water and power bills is that if you do not pay them, they get cut off, and you need both those things. When I really cannot pay those bills on time, I turn to pay day loans to help me.

I have a good story to tell about the payday loan I got. There are some months that I m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.
The cash I got from a pay day loan helped me solve a need and made an important difference in my life. Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

On occasion, sudden hospital bills pop up, and it can be very tough to plan ahead for situations like that. In order to avoid late fees, I took out a payday loan. This proved to be a very forward-thinking decision for me because I could pay my bills on time and have a budgetary cushion that helped me plan ahead for the future.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

If you all decide to take away payday loans in this country you will hurt many families and small businesses. People will be forced to turn to companies that may be overseas or might not have the proper safety regulations in place. This is not the answer to deal with short term lending.

I can not begin to tell you how great my experience was about my payday loan. I ca nt believe how easy it was to go get a payday loan. The staff answered all my questions and I walked away feeling confident. I do nt know where else I would have gone to get such a short term loan.

We need less government in our lives. All I want to do is take out a loan and I do nt understand why that is any of the government s business. These loans have helped me many times and should not be taken away from me.

I returned to school to fulfill my life long dream and books are not included in my tuition. Therefore, in compliance with educational values and optimum performance payday loans assisted in purchasing books that were of an astronomical cost to me.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

Taking out a pay day loan was good for me and I think it s important to tell you why. When I could nt pay my bills, I did nt want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do nt limit my choices in loans.
I hope you will take time to read my positive story about my payday loan. In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

I’m glad that I can go to a payday lender when I need to. Even though I rarely use them, I have found myself in situations where I had no other choice. One time taxes were due and they gave me the money I needed for the short term in order to give me the cash I needed until my next pay day.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it’s comforting as a parent to know that you contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

A payday loan helped me and I hope you read my experience. Getting a payday loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

Please support payday lending because a payday loan helped me. Credit card companies charge their customers an arm and leg to spend on their card. With a cash advance on my paycheck, I know what I owe back and won’t spend as long in debt to someone else.

My car broke down and I did not have any other choice but to pull out a short-term loan. I’m so glad I went through with getting a payday loan as the process was so much easier than I expected. This loan really helped me out.

A payday loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

I never realized how hard it was to pay bills, and now that I’m out on my own I’m learning how hard it can be. A friend suggested I look into payday loans to make sure I do not fall behind. Those loans have helped immensely when I feel like I do not have enough to cover bills.

Having a house full of kids means lots of accidents that involve some home repairs. For those times a payday loan comes in handy around the house.

When I had some money trouble I used a payday loan and am happy I did. I’ve used payday loans several times, and never have a bad experience. After getting hit with an outrageous medical bill, I had to turn to a payday loan for help. The loan was fast, easy, and took care of my financial worries.
I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

I have a good story to tell about the payday loan I got. One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do n't use it very often but I was glad I did when a problem came up that I was nt expecting. A long hot XXXX increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

My family has benefitted from pay day loans on and off for years, and we ve never had a bad experience. I do n't think the government should take them away from us, nor from other Americans that need help once in a while.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could nt imagine what I would have done without this loan.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

I can not say enough about the importance of my payday loan. My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I do nt want anyone to know my business and when I needed money I did nt know where to go for help. I took out a payday loan and got the cash I needed without any questions asked. I m so glad this option was available to me.

I ended up using a cash advance loan to pay some bills to avoid all the late fees. This loan helped me out when I needed it and was cheaper for me.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I used a payday loan recently to purchase groceries because changing food prices have made it more and more difficult to plan in our monthly budget. It was one of the best decisions I ve made for my family. The process was easy to understand and I was able to pay the loan back quickly.
November 4, 2015

I wanted to share my story about the use of a payday loan. If it is not broke, please do not fix it. Payday loans have been good for me and my family, and I know they have worked wonders for many others. They need to continue being offered, and the government needs to stop trying to fix things that are already working.

I do not think it is right for someone to take away my options. When I am in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

I cannot always get a traditional loan from a bank. Instead, I use a payday loan from a local store and have been very happy with the service. Everything was explained easily to me and the entire process was hassle-free.

I have to travel to XXXX about 3 times a week to go to my VA appointments so the payday loan helps with paying my bus fare to get there. If I did not have this I would miss so many appointments and not get the treatments I need.
Sharing my story with you because a payday loan has helped me. When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

The risk of taking out loans can be difficult because applications can be long and there are so many hidden fees and other costs that you do not know about until later. But a cash advance loan is easy to use and there are no hidden fees. You know all the information up front and it was easier than going to a pawn shop.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I’m very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Working long hours, I do not always have time to wait for the bank. Payday loans work with me to help me get the money I need as soon as I need it. I like that there is not a ton of paperwork and confusing language involved either.

When you’re providing for a family, costs add up quickly. This is never truer than during the holidays. Taking out a short-term loan helped me make the holidays special for me and my loved ones, it and got me through a period when money was being spread thin over a lot of needs.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

I have had a good experience with my loan from the payday store. The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?
November 3, 2015

I got a payday loan and wanted to tell you my story. My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I’ve never had my power shut off.

When I went to get a payday loan I experienced nothing but great customer service with a simple and affordable product. This type of loan was understandable, cheap, and a really great alternative for me.

The government should be giving us more opportunities, not taking them away. Without having payday loans, many people would struggle to find a lender that would give them the money they need. XXXX people just like me would not be able to pay their bills on time.

November 3, 2015

What a huge help it was to have a payday loan available to me. It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

An incident at home caused damage and I didn’t have insurance. After replacing my stuff, I decided to get insurance but could not quite afford it. Instead of staying unprotected, I got a short-term loan. I was able to get the insurance and never have to worry about paying to replace my things ever again.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

My car has been having a lot of problems recently. After taking it to the mechanic, the bill was more expensive than I could afford. I pulled out a payday loan to help me make the payments I needed to and keep my head above water.

I’m confident that taking out a short-term loan was the cheapest, easiest, and best decision for me. These types of loans are there for me when I need them, it was such a relief.
Money issues happen and I was glad I went to a pay day lending store. Last year I could not afford all of the books and supplies that my child needed for the first day of school. Once I decided to take out a payday loan, however, I found I could afford everything that was needed to be prepared for school.

The XXXX season is always a time of year that provides great financial stress to me and my family. Given my typical monthly costs, I did not know how I was going to get by last year. But then I got a short-term loan, and the holidays did not seem so daunting anymore. It was exactly what I needed.

I know best what to do with my money and I wish that the government would focus on the real issues that are causing problems, like affordable housing and rising health care costs for all Americans. Do not waste your time on payday loans especially when good people need them to get by.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.
I need you to know how important my payday loan was to me. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

The appointments at my doctor's office can be pricey but with a payday loan I did not have to worry about what my insurance would cover. I never have to worry about paying the bill anymore and I can focus on getting better.

The financial market place is an interesting thing and corporate competition is what makes this country great. The government needs to stay out of the lending business and let the market work. People continue to use payday loans because there is a real need that banks do not fill.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next pay check when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.

A payday loan saved me and I wanted to let you know why it is important to keep this option available to everyone. Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I'm so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I'm sure I will use this type of loan again.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a payday loan to pay the essential bills. Thanks to payday loans, I've never had my power shut off.

At a time when I needed help I turned to a payday loan. I know what I'm getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I'm glad this is an option that is available to me. This loan is not complicated and so easy to understand.

A payday loan is not only easy to use but it allows you the freedom to keep your belongings. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to all.

Penalties for late tax payments can really hurt your credit score and rating. I work hard to make a good living and pay taxes but I have had to use a loan to pay a portion of payments to stay in good standing and avoid issues with my rating.

The payday loan was simple to use and any questions I had were answered on the spot by the employees at the store. It was the cheapest option for me and helped my situation immensely.
I have had such a great experience with my payday loan company that I wanted to tell you about it. After speaking with the helpful and friendly staff I feel as though I completely understand this product. It’s not complicated, so I am confident in what is happening with my money. I feel comforted and empowered to take care of my money and my family.

I like having the option of getting a pay day loan when something comes up in my life, like a home repair that I can’t handle on my own. Whenever I need the extra money, I take a loan out and it works great to get the job done.

Pay day loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

It’s great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I’m in need of some help.

I was looking for something different than a traditional loan. Once I heard about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I hope you know that I have a great story about my loan from a payday lender. I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

My cable bill was outrageous recently and I had to take out a pay day loan in order to pay it. I am so glad that I was able to pull out a loan like this to help me with such an unexpected payment. This loan helped me when I needed it.

When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

Thank God for the payday loan. My daycare bill came due the same time I had an unexpected bill to pay. The loan got me through until I could work some overtime and catch up.
I urge you to keep payday lending available to all Americans. When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Payday loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

The government obviously does not understand how hard I work. When I cannot make ends meet, I end up getting a payday loan. This is great because it gives me the money I need and I do not have to make a big commitment. I do not know why the government wants to take this option away from me.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

At first I had my doubts about taking out a loan, but, after my car broke down I had no other choice. The process was much easier than I expected and everyone was very helpful from the minute I walked in the door. Looking back, I am so glad I went through with that loan.

Please do not believe that all payday loans are bad, because I had a very good experience. Child care is expensive, especially if it needs to be paid for without much warning. If my work schedule gets shuffled or if my child is sick and I cannot be home, I’ve relied on babysitters. Paying for them is a burden, and I’ve taken out a loan before to help with that cost.

Every year, celebrating major holidays always makes balancing my monthly budget more and more difficult. That’s why I took out a payday loan last year, and I have to say it was a great decision for me and my immediate family. I’m so glad this is an option for someone like me.

I love being able to choose the type of loan I want. Sometimes I go to the bank but there are other times that I just need a short-term loan. Where would I go if you take away payday lending?

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

When you have many mouths to feed and an unexpected extra bill comes up, it can wreck your finances that month. We had that exact thing happen, and turned to a payday loan to help cover our basic necessities like groceries and gas. It got us to the next paycheck when we could pay it back. It was a huge relief to be able to get a quick loan and get over the hump, and I think payday loans should be available for people like me when they need them.
A pay day loan store really helped me and I want you to know why I used this product. My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I’ve found this service to be amazingly helpful as I plan out my monthly budgets.

I could not imagine my life without payday loans. I would not be able to pay my electric or water bills sometimes without the help I get from these loans. My house would fall apart without payday loans.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it’s a quick and cheap alternative when you need money fast.

I urge you to keep payday lending available to all Americans. I have used pay day loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it’s nice to have a safety net like that to help me when I need it the most.

Whether it’s a family member’s birthday or the XXXX season, special occasions are sometimes difficult to manage in terms of finances. That’s why I’ve gotten a couple of payday loans over the years in order to help me get through some of the tougher budgetary moments.

I wanted to tell you my story because I have been given support that I need to make ends meet with a pay day loan. I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

As my children grow so do the prices of their school supplies. I would not have been able to afford the supplies they needed without the help of a payday loan.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

Between all the other costs of having a family, the holidays turned out to be too much of a strain for us. Without the loan we got, we would not have been able to make XXXX happen. I’m glad payday loans are an option for the average person who needs an occasional boost and think they should remain as accessible to consumers as possible.

Sharing my story with you is critical because I do not want you all to decide that pay day lending should be taken away. I used one and it was very helpful to me. When I needed money quickly, the staff at the store helped immensely in showing me how the pay day loan was an affordable and speedy alternative to other loans. It was so easy to understand.
hi i received a letter from XXXX XXXX XXXX that i owed XXXX dollars since 2002, they are threateneing me to court action, i looked up them they are a scam company alot of people got the same letter in the complaint section. my creditor was XXXX XXXX out of Florida,, never heard of them or the com. LOAN SHOP ON LINE, they are scammers, please investigate them before someone gets hurt, they called back and said they would settle for the XXXX dollars or XXXX with XXXX a month come on STOP THESE PEOPLE. thaks XXXX

It was a fantastic experience I had with a payday loan so I wanted to share it with you. Taking out a payday loan gave me the financial flexibility I needed to purchase my child s school supplies. Without the loan my child would have missed out on important opportunities in their education.

It s hard enough to get good credit in today s economy. Payday loans have helped me avoid the late fees and other costs that come with missing a payment. The government should keep their hands off my loans.

The government should not be limiting my choices. This country was founded on the free market and the government should keep away from regulating business like this. The government should promote competition, not try to take it away. This ends up hurting the everyday people who work hard like me.

When the banks ca nt help me, what can I do and where do I go? My bank turned me down for a loan so I had to get money somehow. Payday loans helped me get out of a difficult situation when no one else seemed to care.

My rent is due before my s.s. Payment arrives so this cash advance saves me XXXX late payment

I was fortunate to get a payday loan and it really helped me. Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

The positive impact that a payday loan has made is important which is why I want to tell you my story. When I went to try to get some money from the bank, they handed me what felt like a long application explaining the conditions of a loan. It made me nervous since I just needed cash quickly. When I need a loan, I like to get a cash advance from a payday lender. It is just simpler and more comfortable for me.

A payday loan has helped me on more than one occasion and I want to share my story with you. When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.
There are many reasons why I support payday lending but I want to tell you why it helped me. When my car broke down I was worried I
would not be able to pay for the repairs. I went to get a loan and was approved quickly and easily. Without this loan my car still might
be broken down.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of
food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we
needed without any extra headaches.

When you think of the cost of various loan options there is no question that a payday loan can be a good value. Short-term needs are
best filled with a short-term loan. When used as it is designed, a payday loan is a relatively inexpensive way of meeting a need.

Depending on the time of the year the power bill does go up. Hot summers lead to higher costs so I have used a payday loan to take
care of those bills to avoid any issue.

Not all payday stories are bad, so please take time to read my positive experience. After I pay my bills every month, I sometimes
struggle to find the funds from my paycheck to purchase food and supplies. Payday loans gave me the extra cash I needed to buy
groceries and I would recommend these loans to anyone who needs a little help to make ends meet.

In order to not fall behind on bills, using a payday loan and paying it back the next pay period has really proven to be a good way to
keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday
loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It's a quick and
cheap alternative when you need money fast.

I write to ask you to not only learn from my experience with payday loans but to keep these financial options available to all Americans
who need it. Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is
the best for me. It is important to keep this choice available.

Even though my insurance paid for my repairs, I still needed a short-term loan to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

Taking out a short-term loan during the holiday season was one of the best decisions I have ever made for my family's finances. Not only
was it easy-to-use and understand, but it provided a parachute to help me navigate my sometimes difficult holiday finances.

This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan because it's a
quick and cheap alternative when you need money fast.
At a troubling time a payday loan came in handy. Too many people get into major debt and big trouble with credit cards. I do not have confidence that a credit card company will try to help me when I need to borrow money — an advance on my next paycheck is better for me.

Every once in a while, I get a chance to earn some overtime. A payday loan let me pay the babysitter on time and care for my family.

There are plenty of other issues that the federal government should be much more concerned with than where I get a loan. Our government should look at things like the cost of living or unemployment rather than focusing on what is going on in my personal finances.

We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

What a huge help it was to have a payday loan available to me. Placing more limitations on credit is hurting many people. I used a payday loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

When I did not have enough money to pay my taxes, I relied on a loan to keep me on the up and up. This kind of product is important for people like me who do not have a lot of options for short term loans.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.
My story about my payday loan is important and it can help others in need. In my experience, a pay day loan worked well to get insurance for the year. I could nt afford the upfront cost but knew I could save in the long run by paying all at once instead of installments. So I used a pay day loan to cover that and some other bills, and then paid it off quickly. The whole process was easy and cost less than spreading out the insurance payments.

I never knew how expensive my phone bill could get until recently. I did nt budget enough to pay the balance and I had to get a pay day loan. I m glad this option was available to me so that I could make the payment on time.

When I needed to get groceries for my family and was having trouble affording them, a cash advance helped me. I did nt have a credit card I could use, and it was the extra push I needed to get through to my next paycheck. It s not something I ve done often, but getting that advance made all the difference to me, and to my family. The whole process was easy, and I knew exactly how much I had to pay back and by when. Please keep these kinds of advances and loans an option for people like me.

When my utility bill came in the mail, I could nt believe how expensive it was. In order to pay the balance, I went to get a payday loan. I m so glad this was available to me when I needed it. I could nt imagine what would happen if I was nt able to get a short-term loan.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

Of the many stories you get please read mine because it is important to me. Using a pay day loan to help with essential bills is a good way to make sure my family does nt fall into the red. I hate falling behind on bills and paying them with a pay day loan is sometimes the only way to get them paid on time.

Why is the government now also trying to limit the options available for lending? I believe that pay day loans are a good thing to have around. This is a choice I can make for myself and I hope that we can all agree that these types of loans play an important role in our economy.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.
Sharing my story about payday lending is important. There are a lot of unexpected expenses in life. When my car was having some
problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my
car could get fixed.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to
keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

When I needed to pay for insurance, I used a payday loan to cover it. It was important to me to have insurance so that I can be
protected, and I would nt have been able to otherwise. These loans help people like me afford extra bills like this XXXX.

Obviously groceries are a monthly necessity, but sometimes it s tough to pay for them when unexpected expenses pop up from time to
time. In situations like these, I have turned to pay day loans to help me get through these tougher months in order to get my finances
back on track.

I have a good story to tell you about the payday loan I was able to obtain. A pay day loan is not only easy to use but it allows you the
freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to
everyone.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost
perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for
you at that time.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and
the timeline to repay it. With credit cards, the fees seem to change all the time, and they do nt actually make you pay it all back. Payday
loans are just a better fit for me.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do nt use it very often but I was
glad I did when a problem came up that I was nt expecting. A long hot summer increased my power bill and I really needed some help.
To avoid disruption of service this loan helped me out.

Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I ca nt afford
the bill on top of all my other bills, and when that happens I get a pay day loan to help me out.

There are many choices in this country. Why should getting a loan be any different? Payday loans help XXXX Americans like me to get
the money they need quickly. I love having this option available to me.

I know what I m getting into when I take out a payday loan. Sometimes when I am short on cash and need the money, I m glad this is an
option that is available to me. This loan is not complicated and so easy to understand.
When I got in trouble a payday loan helped me. I've got a lot of mouths to feed in my household. And when groceries become unmanageable, I've gotten payday loans in the past to get through the month without too big a burden on my pocketbook. These services are easy to use and vital whenever unexpected bills come up.

When I heard how much my insurance was going to cost, I didn't think I could afford it. But I wanted to protect my valuables. With insurance, I knew I could at least replace things that might get stolen. So I used a payday loan to get the insurance and pay a couple other bills. I'm glad I was able to get it, and I don't think we should change the way these loans work.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a payday loan to pay them.

Bills are always higher in the summer, and I've learned that using a payday loan to pay them on time is better than letting them become delinquent. When I have trouble paying the bills, I'm thankful to have payday loans as a backup.

When I had some money trouble I used a payday loan and am happy I did. After getting my car towed, I had no idea how much it would end up costing me. I pulled out a payday loan to get the money I needed and get back on the road again.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

I love my house but it's been giving me a lot of trouble recently. Rather than ignore the repairs that do not need to be done immediately, I've started getting payday loans to repair anything I can't pay for out of my own pocket.

When I needed a small loan I didn't have many options and I don't trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do not limit this option.

I am glad that I turned to a payday loan when nothing else was available. I needed to get my car fixed but didn't have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a payday loan to pay what I could not afford and was able to pay my bill.

I was so relieved to take out a payday loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

After I pay my monthly bills, I struggle at times to find the cash I need to purchase food and supplies. Payday loans gave me the extra cash I needed to buy groceries and I would recommend these loans to anyone who needs a little help to make ends meet.
I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

When I could not pay my bills, I did not want to turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that call. Please do not limit my choices in loans.

Last year I knew I was not going to be able to afford all of the supplies my children would need at school and feared that my finances would hold them back from a good education. I took out a payday loan so that my kids would have the tools to keep up with everyone else.

There are not many good options out there for a quick small dollar loan. But I trusted a pay day loan store and had a really good experience. I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.

I wish power bills did not exist, but unfortunately they do, and if you do not pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

Lots of stuff was breaking around my house so we got a payday loan. Thanks to that loan we got, everything in our house was fixed and we didn't have to worry.

I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Please learn from my story that a pay day loan can be a good thing and should be an option for everyone who may need one. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

I've had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does not cover everything. Pay day loans helped me where insurance would not.

I ended up using a payday loan to pay some bills to avoid the all the late fees and high interest rates. This loan helped me out when I needed it and was cheapest option for me.
It was a fantastic experience I had with a payday loan so I wanted to share it with you. I’m so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I’m sure I will use this type of loan again.

Sometimes it’s tough to plan on food and grocery expenses with food prices rising the way that they are these days. And even though it’s not something I do very regularly, I got a cash advance to help offset some major grocery expenses I incurred recently. It was a very good decision for me and my family, and I’m so glad it was readily available to me.

The friendly and knowledgeable staff here helped me when I needed money. They showed me how simple it is to use a payday loan, and talked me through what my best options would be.

I use this option to survive it allows me to pay my rent on a timely consistent fashion. I’ve been using this form of credit for almost two years now.

Please know that a payday loan was important to me. This type of loan is a very easy product to use, especially thanks to the helpful staff. Anyone could use a payday loan. It’s a quick and cheap alternative when you need money fast.

Even with the help from my insurance, I still needed a short term loan in order to get a rental car when my car was in the shop. Without the loan, I would not have been able to go to work every day which might have cost me my job.

I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I found my payday loan experience a positive one and wanted to share it with you. The payday loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

My car needed some repairs when money was tight. I decided to get a payday loan so I could avoid the late penalties. I am also glad I avoided over drafting my bank account to pay for the repairs. I could not imagine what I would have done without this loan.
I am one of the many people that have enjoyed my experience with a payday loan. It's so easy everyone should use this product when necessary. Seriously, I walked in and in less than an hour I was approved. This is a great option for Americans like me that need credit sometimes and have fewer options available to them.

Once, I racked up a huge phone bill. I relied on a pay day loan that month so I would not fall behind on other bills and household expenses. Needless to say, I monitor my phone use much more closely now. I'm very thankful to pay day loans for getting us through that month and helping us not fall behind in our bills.

Have you ever had a power bill and wondered why it jumped so much? I have had that happen many times and was glad to have had a pay day loan cover my expenses when that happened. It is reassuring when you can take care of something as important as the heat in your home.

I needed to take my car to the shop but was worried about how much it was going to cost me. My local payday loan store allowed me to relax as I was able to walk right in and get the money I needed to repair the damages. In no time, I was back on the road and able to carry on with the rest of my life.

At a difficult time a pay day loan helped me solve a problem. Last winter was a challenge, and my home maintenance bills were piling up fast. With a pay day loan, I was able to cover some costs without burdening my family by asking them for a loan. Hopefully this winter will be a lot less challenging!

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

The government needs to stay out of my wallet! I can make my own decisions and I do not need people telling me what to do with my money. I do not limit who you can borrow from, so why should you be able to limit my choices?

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

I wish you would keep pay day lending available because one of the companies has really helped me out. When it gets colder you need more heat and the power bill does climb. I have used a payday loan to pay for my bill and avoid getting turned off. The fees are even more expensive to reconnect, so I sure am happy to have been able to avoid that.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

I was so relieved to take out a pay day loan as it was the cheapest option for me. The staff explained everything in simple and very understandable terms.

As my kids have gotten older, I've found that it's important that they have cell phones for safety reasons. But they're expensive, even on a family plan. The first couple of bills really shocked me and I ended up getting a pay day loan to pay them.
My family had a good experience at a tough time because of a payday loan. Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I’m incredibly grateful for it.

Once in a while, my phone bill really startles me and is a lot higher than I expected. I hate when that happens -- a couple of times I’ve had trouble paying it. When that happens my first trip is to go get a payday loan to help.

XXXX is normally a time to spend quality time with friends and loved ones, but in years past that hasn’t always been the case for me. My budget has been too tight and I was unable to travel and see them. Thankfully, I was able to secure a payday loan last year, and it made all the difference in the world during what is sometimes a very difficult time.

I support the use of payday loans because I had a positive experience. I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

After my car broke down, I needed to get to work but a rental car was more than I bargained. After walking in the store, I got a loan very quickly and was able to rent a car. I’m so glad I did not have to miss any work days because of my car.

I’ve used cash advances from time to time to lend a hand with unanticipated doctor’s bills, and each time has been easy to use and understand. It has truly helped me with my financial worries in a quick way.

I am so happy that I turned to a payday loan when nothing else was available to me. Power bills are awful. I’ve never met anyone who is excited to pay them, and I’m the same way. So it’s great that when I think I’m going to need help paying bills, I know I can rely on a loan to get me through a rough month.

Health care costs continue to grow and doctors’ visits are no different. I was able to use a payday loan to cover costs of a medical procedure that I needed to improve my quality of life. I would not have normally used this type of service, but it was the only place I could turn that was simple and easy. Everything from the fees was easily explained and I had great service.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we can not live without.
I want to share my situation as to why a payday loan was a good experience for me. I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Basic household necessities like groceries should not have to be a burden to purchase, but the reality is that this is sometimes the case for me and my family. When bills are unmanageable, putting food on the table is sometimes tough. Payday loans helped me in my time of need and I would hesitate to use them again when I need to.

I am so glad I got a payday loan. I was met by a friendly staff that was willing to work with me rather than against me. They made everything so easy and I am sure I will use this type of loan again.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

I have had a good experience with my loan from the payday loan company. The interest rate of credit card companies is always changing. With it being so unpredictable, you cannot really know what your total to pay back will be. At times, I like to get a cash advance, pay my bill, and pay back the advance as soon as possible. It is a lot easier for me.

Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

My household finances can be tight -- particularly on special occasions like major holidays and birthdays. Every year it is a struggle for me to provide enough gifts to make my family feel special during these times of year, but payday loans give me a lifeline to turn my finances around.

I had some unexpected bills that I needed to pay and went to get a payday loan. This was the best option for me and ended up being cheaper than anything else. The entire process was explained to me and I knew what I would be paying from the beginning.

Payday loans are not bad because I had a very good experience with mine. Without pay day loans, people will search for other possibilities that will probably be harder to use and have fewer benefits. They might even hurt users more than they help. If anything, the government should be expanding our financial opportunities, not taking them away.

When unexpected things come up that cost money, it makes it harder for me to pay my utilities on time. Pay day loans have helped a lot when that happens, because you should never neglect your utility bills. Paying them on time is very important to me.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

With grocery prices changing all the time, it is nearly impossible to properly plan and budget for monthly food costs. But when I got a short-term loan, I was able to have the help to give me a little extra cash and a lot of peace of mind.
I used a payday loan and it got me out of a jam. The holiday season is a time all of us should be thinking about what more we can do for one another to lend a helping hand. Last year, that help came in the form of a payday loan to assist my family in those costs. Without this loan, I know that there is no way this would have been possible.

Credit cards can be a slippery slope. Too many people get into major debt and big trouble with them. I do not trust a credit card company to try to help me when I need to borrow money -- an advance on my next paycheck works much better.

Recently, our utility bills have been much, much higher. I took out a payday loan for the first time to pay a utility bill, and the whole experience was great. It was so easy and I was glad the option was available to me.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.

A payday loan was so important to me that I wanted to share my experience with you. Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.

There are many choices in this country. Why should getting a loan be any different? Payday loans help millions of Americans like me to get the money they need quickly. I love having this option available to me.

Accidents happen and can leave people feeling totally helpless. Payday loans helped me pay for my healthcare. I had lots of unexpected expenses, and making ends meet would've been impossible without the loan.

I used a payday loan and it got me out of a jam. By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It is totally un-American to take away this freedom from me.

Going to the doctor is important but with my new insurance it can be expensive. I was able to use money from a recent loan to pay for part of my deductible and get the health care services my family needed.

Sometimes I have spikes in my power bill that I can't even explain. When that happens I get a payday loan and pray that the next month won't be so bad.

It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.
A pay day loan saved me and I wanted to let you know why it is important to keep this option available to everyone. I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a pay day loan to pay for my bill and avoid late fee or termination of service.

Payday loans are so much easier to understand than credit cards. There is the amount I borrow, the fee I have to pay to borrow it, and the timeline to repay it. With credit cards, the fees seem to change all the time, and they do not actually make you pay it all back. Payday loans are just a better fit for me.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

Last year we did not know if we would be able to travel to see family over the holidays. I felt like I was letting my family down and was sad about the idea of missing spending XXXX with them. Thankfully, I was able to get a quick payday loan and cover my travel costs. That loan was the difference between celebrating the holidays with family versus alone.

The ability to get a loan for a few hundred bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do not want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.

At a challenging time, a short term loan helped me fix a situation that was important to me. I do not know why but my car has been having a lot of trouble lately. I took it to the mechanic and he charged me more than I expected. I ended up taking out a loan to help with the payments and I was happy with my experience.

Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I do not have to ask my family for help when I am worried about getting all my bills paid.

A couple of hundred dollars from a cash advance loan was easy and very simple to use. You walk in, fill out the application and walk out with the money needed to make a bad situation good again. The simplicity of the product is what makes it a great option for me and there is nothing else out there like it.

The times I’ve needed money, I’ve needed it immediately. I could not wait around for a bank to process an application, and I did not know if they would even approve a loan after all that time for a few hundred dollars. Payday loans got me the money I needed right away and allowed me to pay it back when I got paid. It’s a much simpler system and I think anyone should be able to use payday loans if they want to finance things that way.
I can not begin to tell you how great my experience was about my payday loan. I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

Groceries are a necessity, but can become very expensive especially when an unexpected medical expense pops up. I was falling behind on paying my bills and purchasing groceries. I took out a pay day loan and was able to get my head back above water.

Ive had more than my share of health issues. Though my insurance has covered the majority of my medical bills, it does nt cover everything. Pay day loans helped me where insurance would nt.

Without these types of pay day loans many folks would not be able to make it work. Please consider all the consequences from eliminating this option for many families across our country.

Please do nt believe that all short term lending is bad, because I had a very good experience. I took out a pay day loan to help my family during a difficult time and we were able to get back on our feet without missing a payment on any of out bills. I could nt imagine where my family and I would be if this option was taken away from us.

When money was tight, I was nt sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do nt have to stress out about any car troubles for the near future hopefully.

I hate paying my phone bill, but it has to get done. Thanks to pay day loans, I can always pay it on time. That s not something I would ever want to fall behind on.

Pay day loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I m glad they were available to me.

I turned to a payday loan for assistance and I am glad that I did. I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Although I do nt regularly use payday loans, I like that they are available when I need them. Sometimes there are unexpected costs in my house and I use payday loans to pay the expenses. Government must not limit this important choice.

I needed to take out a loan recently but did nt want to pay more than I could afford. Payday loans were the best option for me because they were cheaper than any other option. I am so glad I got this loan.

It was so easy for me to use a pay day loan because it is an easier loan to understand than all others. All the fees are explained and I know that by next pay day I will have what I need to pay it back and not lose any property.
I used a pay day loan and I am very glad that I did. There are some months that I m short on cash. Whenever I need an advance on my paycheck, I turn to a payday loan. It is so much easier than trying to get a loan from the bank or a credit union and having to fill out the crazy amounts of paperwork. This was a great system to get what I needed without jumping through too many hoops.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I m incredibly grateful for it.

To avoid a utility from being shut-off, I went ahead and got a pay day loan so I do nt have to pay additional costs. It was an absolute life saver.

I recently took out a payday loan to pay some bills and could not have been more pleased with my experience. The staff helped make everything so much easier for me and I was able to keep living my everyday life.

I share my story because it is important for everyone to have access to a pay day loan. I have used them in the past and it has made a real difference for me. I sometimes wondered how I would be able to pay for my high power bill, especially in the hot summer and cold winters. I got the cash from a payday loan to be able to meet my obligation to the company and avoid getting shut off.

I needed something different than a bank loan. Once I learned about short-term lending, I decided to try it out. In the end, I was happy with the whole experience and it actually ended up being cheaper for me than anything else.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

Have you tried to get a few hundred dollars from the bank? They hand you a long application explaining the terms and conditions of the loan. I hesitated because I did nt have confidence that they would loan me what I needed. When I need a loan, I prefer to get money from a payday lender.

Taking out a pay day loan was good for me and I think it s important to tell you why. I turned to a payday loan when I had a lot of repairs needed on my car. The staff at my local store got me the cash I needed quickly so I was able to pay the bill and be on my way. This was the right option for me.

After doing my homework, it became clear that this was a cheaper and faster alternative to other loans in the market. I needed money quickly and was able to get it without any trouble or added expense.

By taking away payday loans, I feel that the government is taking away my right to choose. I should be able to decide who I get a loan from. It s plain un-American to take away this freedom from me.

The ability to get a loan for a few XXXX bucks is a great thing for those of us who need it. There are no other products out there that give you the freedom that a pay day loan can give you. I do nt want to use a pawn shop or trade my car title. I want to use a simple and easy loan that gets me through.
I hope you will take time to read my positive story about my payday loan. It is easy for me to use a cash advance loan because it is an easier option to understand than others on the market. All the fees are explained and I know by my next pay check that I will have all I need to pay it back.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That’s when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.

When the tax bill comes, sometimes you do not have enough money left over from your normal expenses. In that case, the best thing is to find a way to pay your taxes, and if that way is a payday loan, then so be it. That’s what these loans are for -- people with no other option and payments they have to make.

Every year, the holidays seem to hit me extra-hard in terms of budgets and finances. Even though we try to live as modestly as we possibly can, I am thankful that short-term loans have been available to me in the past so I could get through the tougher months without a scratch on me.

It was a fantastic experience I had with a payday loan so I wanted to share it with you. I needed money and did not know where to turn. I thought about going to the pawn shop but I did not like the possibility of losing my property. Instead, I went to get a payday loan and got the money I needed without having to risk losing my stuff. This choice needs to stay available.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

With insurance costs the way they are it is getting more expensive to get good coverage. I used money from a payday loan to cover the costs of a co-pay and deductible. Nothing is more important than your health so it was a great use of my loan.

I came into the store and was not quite sure if a payday loan was right for me. After talking to the staff, I realized that this was my best option. I felt like I understood everything about the loan and was not hit with those hidden fees you find at the bank.

There is never a lot of options for someone like me. I work paycheck to paycheck, and can never get enough hours or have enough money in my paycheck. Payday loans help me cover unexpected events that come up. I am an adult, responsible for my own needs, I do not think it is right for government to tell me what they think is best for me on my choices of obtaining extra money to help me when I need it. Payday loans are a god send when I need it the most, and I do not feel it’s right to tell me how or where to get that help.
October 30, 2015

Taking out a payday loan was very positive and I think it is important to share my story with you. I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

I did not have the money in my bank account when taxes were due so I got a loan to pay the balance that I owed. This was the perfect option for me and I could not imagine what I would have done without this loan.

After taking my car to the mechanic for a routine check-up, the bill was much more than I expected and I needed a way to get cash fast. In order to pay the bill I needed a loan. When I entered the store, I was greeted by smiling faces and I was able to get my money quickly.

October 30, 2015

Please know that a payday loan was helpful to me and I wanted to tell you why I used one. I never like paying bills, but somehow water bills are my least favorite. When they’re high, I get a payday loan rather than being delinquent. After all, if you do not pay your water bill they shut it off.

I recently used a short-term loan for a very necessary family expense: groceries. With food prices skyrocketing over the last few years, it’s wonderful to know that my family has a few extra dollars to spend every month on something we cannot live without.

I needed to get my car fixed but did not have the money. Instead of waiting, I used a cash advance to get some extra money quickly and my car back on the road.

I like that my family members have cell phones so I know I can reach them whenever I need to. Sometimes an emergency pops up and it is comforting as a parent to know that you can contact your children anywhere. Sometimes though, my children will go over their plans and I have to pay the difference. For those times that I do not have the money to do this, I use a payday loan.

October 30, 2015

When I needed help a payday loan was there. My car needed a repair and I could not afford it. I was able to get a quick loan to fix my car up so it was running as good as new.

Payday loans help many Americans who work hard every day to pay their important bills when they do not have the money. Without them, lots of regular citizens would have a much more difficult time paying their bills. The government needs to help us, not hurt us.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.

There are very few options out there that are as simple and easy to use as a cash advance loan. I was able to walk in, fill out an application and learn about the fees associated with the loan. The terms were easy and simple and there are no better alternatives out there for people.
A payday loan has helped me on more than one occasion and I want to share my story with you. Placing more limitations on credit is hurting many people. I used a pay day loan responsibly and believe that this option is the best for me. It is important to keep this choice available.

Cell phones are almost a necessary today. Sometimes, I go over on my bill and need a little help to pay the difference. Payday loans are great for those few months that I lose track of how much I use my phone.

Bounced checks are terrible to deal with and pay day loans have been a great way to help me from suffering those consequences. I’ve used the loans properly and sensibly and do not think the opportunity should be taken away from me in the future.

Taking out a payday loan was very positive and I think it is important to share my story with you. I hate how much my utilities vary from month to month, and sometimes I feel like I can’t do anything to keep it from being high. Getting a pay day loan keeps me from having to ask my family for some cash on those months that the bill is outrageous.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

After I got the quote for insurance, I did not know if I would be able to afford it. However, I was able to use a payday loan to successfully pay for the cost and protect myself and my belongings from whatever life might throw my way.

At a challenging time, a pay loan helped me fix a situation that was important to me. There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

When I pulled out a payday loan, I had no idea what I was doing. After sitting down with someone at the store, they helped me every step of the way and made sure I felt comfortable with pulling out the loan. I’m so glad they were there to help.

When bills pile up, sometimes even those most necessary purchases become more difficult. Groceries are a good example of this. Supermarket prices rarely stay steady, and I have taken out short-term loans in the past to make up for shortfalls I have in my monthly paycheck.

I want to tell you why a payday loan is so important to me. It seems like every day the government tries to over-regulate something that is invaluable to the American people. Today, its payday loans: they are an essential credit option to many families and they are currently in jeopardy because of government meddling.

One of the best solutions to avoiding late utility fees is to be able to pay some bills with a pay day loan. I do not use it very often but I was glad I did when a problem came up that I was not expecting. A long hot summer increased my power bill and I really needed some help. To avoid disruption of service this loan helped me out.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.
Please know that a payday loan was important to me. The pay day loan was easy to use, making it a quick and painless process. The staff was incredibly helpful and ready to answer any questions I had.

The fact is that if I had not taken this pay day loan I would be paying more fees in bounced checks. Our government should not tell the consumer what they should or should not do with their pay check. I made a responsible choice for me and would do it again if I needed to.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

I took out a payday loan to help my family during those difficult times and we were able to get back on our feet without missing a payment. I could nt imagine where my family would be without this type of loan, so please do nt take this choice away.

Life is so much better when you understand what you are doing. I hate finding hidden fees whenever I get a bill. That just is not right. Companies should be much more upfront with their customers like payday loans. This is a product I can understand and all fees were explained.

I went to get a payday loan recently and was amazed at the process. It seemed like the staff went out of their way to help me in my time of need. I am so happy with how easy it was and how I was treated.

You will get many stories about payday loans, but I wanted to share mine because it really helped me. A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

Sometimes I do nt have enough money to get me through the month. I ve used payday loans in the past to get the money I need to make ends meet. I could nt imagine my life without these loans.

I used a payday loan and it really helped me. Utility bills are an unfortunate part of life. They ca nt be avoided. I ve had my power shut off and I never want to go through that again. Now, rather than risk it by paying bills late, I get a pay day loan if I need to, to make sure I do nt fall behind and get my power shut off again.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a pay day loan to help me out. It really gives me peace of mind in a stressful situation.

With all the identity theft these days, I do nt want all my personal information in the hands of a credit card company. Who knows who will get it and try to steal my identity? Even smart consumers who think they are protected get taken advantage of. I would rather use a payday loan to get a fast advance the same day I go in, and pay it down the same day I get paid.
I have a good story to tell you about the payday loan I was able to obtain. I never knew how expensive my phone bill could get until recently. I didn’t budget enough to pay the balance and I had to get a payday loan. I’m glad this option was available to me so that I could make the payment on time.

Whenever I fall on tough times and need the help of a payday loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

The complicated rules and always-changing interest rates of credit cards and banks are not good for many consumers. They make it difficult to understand what exactly you owe, and give you too much opportunity to spend money you do not actually have. I know I can handle repaying my cash advance better than working with some credit cards or banks.

I want to tell you my story as to why a payday loan was important to me. I have major issues with credit card companies and banks. Why do they need to know what I’m buying at the grocery store, or when and where I’m doing shopping and paying bills? With a cash advance, I can do my spending in cash and on my own terms. I just prefer these loans to traditional banks.

I am working to pay bills on time but sometimes that has been difficult. I turned to a payday loan to help me pay for some important utility bills. I knew that I did not want to bounce a check or pay an overdraft fee so the best thing for me to do was to take out the loan and pay it back next pay period. This worked great for me and saved me more money in the end.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor’s office visit, or something my family needs. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I am able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

I wanted to tell you that a payday loan is not bad because I had a good experience with mine. Having internet at home makes it so that I can keep in touch with my family across the country. Unfortunately sometimes I can’t afford the bill on top of all my other bills, and when that happens I get a payday loan to help me out.

Using a credit card to finance my bills is too complicated. There are so many rules that make it hard to figure out how to get cash and how you have to pay back. In fact, they do not want you to fully pay things off, so they can keep charging you more monthly fees for the money you originally borrowed on credit. A payday loan works for me.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

Payday advances help me when things get tight. I have been the only income in my household for 20 years and do not make enough to pay bills on time and to try to enjoy things from time to time. When I get in a rough spot, it has always been there for me. Taking them away as an option would make things rougher for me. Things happen in life and banks are not willing to give loans out if you have been behind in payments to creditors. I seem to always be between a rock and a hard place. They have always been there for me and I appreciate them fully.
The cash advance through Amscot really helps me out a great deal with managing to pay certain bills on time. I have been through a lot of medical situations over the past year that have caused me to miss out on pay from work, which has thrown me in for a loop with managing to pay bills in a timely manner. This place helps me to keep myself on track with that and not have to worry about being late or behind and then dealing with late fees or my bank account from being in the negative.

When I need some extra cash or some help paying some bills I’ll turn to the cash advance to get me the help I need. It also helped me with food and gas when the money has run out and I’m waiting on my check. I really do not have any other options other than my family and they do not have any money to lend so there’s no go.

At this particular time I’m using the cash advance has been helping me out because I just moved and I’ve had some extra expenses that the cash advance has been a big help with. For people like me who do not have great credit this is perfect and allows me to get cash on the spot when needed.

I use the cash advance for a temporary fix when I’m short on cash. We used it lately because we had to fly out of state a couple of times and the cash advance helped us pay for it. It’s the easiest alternative that I’ve seen so far.

I use the cash advance only when I’m short on money and to help me pay some of my bills. It’s much easier than trying to deal with my bank. The fee is more than fair and it’s just so simple to get plus I can get cash quickly. It’s been extremely convenient for me to use.

The cash advances here at Amscot are a really big help in my family. Why because I get them often to help with unexpected bills. I love that I can come here and get extra money when it’s not my pay week. Bills and more bills is what they are used for. If they were to stop tomorrow it would be a lost to me lots of other people as well. I like coming here knowing I can get extra cash when needed.

I work on a commission basis and when and how often I get paid fluctuates a lot so the cash helps supplement my income while I’m waiting to get paid. It’s so easy and fits in perfectly for me. If this were not here for me I’d have to rely on my family or maybe a friend but that’s not an option I enjoy.

I use cash advances for the purpose of helping me pay some of my bills being that I am a single parent with no help. I make pretty decent money, but sometimes we hit a rock in the road, cash advances have helped me tremendously with making scheduled payments that I could not have without the help of the cash advance. If the cash advance were to stop or not exist I would not know what I would do to help me through rough times.

I will generally use the cash advance to help me out with my pay because the type of business that I’m in, I sometimes have to wait for our vendors to pay us and sometimes that takes a while. I like that I can choose when and how much I get where a bank sets all the rules.

I have my grandchildren now living with me which was unexpected and the cash advance is helping me out being able to support them until they go back with my daughter. I’ve tried to get help from my bank but they won’t help me so having the cash advance is a lifesaver for both me and my grandkids.
The cash advance help me pay some of my monthly bills that I may fall behind on. I like that it's short term and can be paid back quickly. It really relieves my stress and I think that the government does not have the right to get into my business and tell me what I can and can not do with my money.

I usually will use the cash advance at the end of the month when I'm running short on money and waiting for my check that comes in on the first of the month. I would have a big problem if the government ever took this away from us. So for now and hopefully in the future I can continue to count on this service.

The vendor promised he would only use my voided business account check that I had faxed to him to initiate an ACH transfer to his account for $2300.00. Instead, he went to a check cashing storefront. The check cashing facility created their own check based on the information on my voided check, which the vendor then cashed. Here is my question: Is it true that VOID written on the front of a check means that check cannot be cashed under any circumstances? Also, a check cannot be legally created using the information on my voided check?

I use cash advance services to help me catch up on my bills in between payday. I get paid bi-monthly on odd days, the XXXX and the XXXX to be exact. Most bills do not fall on those days. It's also comes in handy on the holiday season. If cash advances were taken away it would be difficult because most of by payments would be late. Late payments looks bad on credit reports, which will drive my credit score down. It would be spiral downward. It's not a crutch, it's a lifeline.

Cash advance helps me and my family by buying groceries, paying bills. If I did not have it I would have groceries in the house and gas to back and forth to work ... to be honest it's so very convenient and easy to get so I'm sure glad it's available to us.

For the most part right now I have more bills then I have money so the cash advance is getting me through this period until my bills level out a bit. My life would be a mess without it and a lot of things would either be late or not paid at all.

Cash advances help me out significantly. I have student loans that have strapped me pretty tight. I utilize cash advances often to make my bills. Without cash advances I would default on my bills.

The cash advance is helping us while we are in a bind and also while we are waiting for our personal loan to go through. I've had a reduction in salary and in the process of making some adjustments. The option of taking care of things this way instead of asking family is huge to me.

I filed a complaint regarding a tribal payday loan that I had taken out. I had paid $410.00 on the loan. I also sent an ACH revocation and a cease and desist to any kind of contact other than email or USPS mail. I got a letter on the XXXX stating that the account is closed and paid in full.

When I need help extending my money until my next check comes in, that's when the cash advance is there for me to help me take care of things like bills and unexpected issue that come up. It's so much better for me than going to a friend or even family for help.

For now I'm living paycheck to paycheck because my hours have been cut at work. The cash advance provides me with the supplemental income I need right now just to get by. It's saved me so much money in overdraft fees. For me ... this is the only option I have so this has to stay for me or else I'm in big trouble.
Amscot has helped me pay my rent and other daily life experiences. Today I have come to get money to fix my car that I have recently purchased. If Amscot was not here I honestly do not know what I would do in times of need. I appreciate all the help they have given to me. All of the tellers have treated me to excellent customer service.

The cash advance is a convenient system, that helps when a paycheck just does not come fast enough. I use it for unplanned incidents, unexpected car problems, or anything emergency related. If the cash advance is taken away, it would inconvenience those minor situations and possibly make them into big ordeals.

Helps me out by managing my bills keeping me on track with my pay checks Amscot is very helpful without Amscot I'd probably be in debt with my monthly pills because very XXXX of the month I manage to get a loan from Amscot and pay it back after I've paid off everything.

Usually if I have something at the house break down or even my vehicle I'll use the cash advance to help me out to get the situation taken care. It's just so convenient which is a big plus. I much rather using the cash advance than going to my bank which is such a hassle.

If XXXX of my bills come due just before I get paid, I'll use the cash advance to ensure that bill gets paid on time and is not late. We've also used it just to have some extra cash when we go on a trip or something like that. It's so much easier than using the bank because it's so fast and I can get cash right away.

For whatever reason may pop up, I'll use the cash advance basically for when I run short on cash. It could be for a bill or for a car repair. It's so nice to have because you walk right in and get the cash you need right away to solve a particular problem that may come up.

My mom is XXXX and I live with her and she does not get hardly anything for benefits and right now I'm using the cash advance to be able to help us get by and make sure we can even live. We would be out on the street for sure if this was not here for us. Please make sure that it's here and stays with us because it would just be devastating to us.

I use to get paid every week but recently I'm now getting paid every other week and right now I'm trying to get my bills organized. So the cash advance has filled in our shortfalls in income and helped us manage our finances to be sure that all bills get paid on time. I like it because it does not require a lot of red tape to get one which I like a lot.

Loosing the cash advance would impact me in such a negative way such as paying so many late fees if my bills were ever late. The bank is not going to loan me a little amount of money so really what else would I do? I sure would be scrimping and scraping if this were taken away. The government does not realize that taking this away would hurt the little people that do not make that much money.

I'm on social security and have XXXX kids with XXXX still at home I sometimes still need some help when I'm short on cash. It's really the easiest thing for me to do and I'll do this on and off and only when I needed it. I could ask my kids but as a father, I just do not want to do that.

Recently I got a little ahead of myself with my finances and for now the cash advance is getting back on my feet. It's really saved my life and do not know what I would have done without it. I'm in the process of getting my budget back to normal but the cash advance has really been a big help to me.
Sometimes my bills run a little bit more than what I get paid and when that happens I'll usually get a cash advance to get me over the hump until my next check. I'm not gonna open a credit card when I need help because that would just put me deeper in debt. I know for a fact that I'd be living on the street if I didn't have the cash advance.

The cash advance helped me get into my new place. There were so many deposits that needed to be paid during this process and without having any credit cards this was the best way for me to be able to do this. I do not trust any of those online loan places. The cash advance seems to me to be the fastest and most effective way to get help when I need it.

I'm a XXXX and my income is sometimes less than what I'm expecting and I need some financial help for a bill or if I have an emergency to buy a plane ticket to go home, I'll use the cash advance to help me out quickly. It's just good to have and always know it's there when needed. You can't go into a bank and get help this quick!

"Please learn from my mistake. I applied for a Home base job and I got an professional job interview schedule, typing test and offer, next came the computer I would need and they sent the check and I would have to send to Company sending me the equipment, I cashed XXXX checks when the XXXX one came it was obvious. Now I owe the banks THOUSANDS of dollars and I don't have it, I never thought they could get me like this! Only God can help me now!

For most of the times I will get a cash advance to help me out with my mortgage payment when I have a month when I short. I will also use it for last minute car repairs. It's hard to get personal loans from a bank anymore. I'd really be stuck if this were taken away.

My bills tend to come at all different times and sometimes I need a little to get a particular bill paid while I'm waiting on my next check. The cash advance is easier for me to track and I don't like asking anyone for help. For now this is not only my best option and works very well for me in my circumstances.

There have been a few things that have happened in my life lately, and it's been such a great thing for me and my family. Let me tell you that the cash advance helped me put my daughter through XXXX school. I only lean on this service when I have issues and for sure it's very helpful in my life.

I just recently just purchased a new car and now my payment date has changed to the beginning of the month when all my other bills are due, so I'm using the cash advance to help me reorganize my finances while I get things figured out. The cash advance really offers me peace of mind and keeps me from having to borrow from either my family or my friends.

We do not use the cash advance unless we have a month where all the bills are due at the same time and I may be waiting on my monthly check to come in. We do what we have to do and I guess if the cash advance was here for us we would probably have to sell some of our stuff which we really do not want to have to do.

I write to ask you to not only learn from my experience with pay day loans but to keep these financial options available to all Americans who need it. This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Without these types of short term loans many folks would not be able to make it work. I hope you will consider all the consequences from elimination of this option would have for families across our country.
When I’m in a pinch I’ll use the cash advance to help me get out of that pinch. With XXXX kids there always is something that comes up that they forget to tell me about. It’s great because it’s short term and is quick and easy and can be gotten at a moments notice.

I hope you know that I have a great story about my loan from a payday lender. Power bills are an unavoidable part of life, unfortunately. They are never fun to pay, and I feel like I have so little control over them. Thanks to pay day loans, I don’t have to ask my family for help when I’m worried about getting all my bills paid.

I do not think it is right for someone to take away my options. When I’m in a bind and I need quick cash, I am able to get what I need through payday loans. If you take this away, I do not know where I would turn.

A pay day loan is not only easy to use but it allows you the freedom to keep your property. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

There are times where I have wondered how I would be able to pay for my high cable and internet bill, especially since I sometimes work from home. I went to apply for a payday loan in order to get the cash I needed to keep my house connected.

I turned to a payday loan for assistance and I am glad that I did. We’ve all had those times of shock when an auto repair bill comes. Payday loans helped lessen some of the stress that comes with trying to pay the bills. I’m glad this was available to me.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I’m so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

It’s so nice knowing someone has your back financially. I recently felt this way when I decided to take out a loan and had a great experience. Everyone there was so helpful and I was able to understand the product without any problems or issues.
I wanted to share my story about the use of a payday loan. This was not a very difficult process. The staff did a great job of explaining everything to me and I was able to get the money I needed in a flash. I’m glad they never tried to take advantage of me.

Why is it that every time I turn around I feel like the government is in my business? I am capable of making my own decisions and I do not need the government to tell me what to do in order to pay my bills. By limiting payday loans, you are taking away my options and are not allowing me to make my own choice.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

There have been a few times in the last couple of years where I was not able to purchase groceries at the supermarket because of the always-changing costs for basic food products. Whenever that has happened to me, I have turned to payday loans from time to time, and this has been incredibly helpful to me.

When my child’s birthday was coming up, I did not have any extra money for the things that make celebrating birthdays special. The payday loan allowed me to purchase the birthday cake and present and it really made my kid’s birthday a memorable one!

I need my cell phone to communicate with my family and friends, but that bill can sometimes get higher than usual. So I have used a payday loan to pay for my bill and avoid late fee or termination of service.

I have a good story to tell you about the payday loan I was able to obtain. Just like everyone else, I do not like late fees of any kind and payday loans are the best way to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to high utility bills.

Payday loans helped me out when I needed it. I was able to come in without an appointment and they walked me through their entire process. This was an easy and affordable option for me when I needed it most.

Sometimes, even the most basic purchases are difficult to make. But getting a payday loan to help me with my grocery bills made a very stressful financial situation more manageable. This loan allowed me to provide for my family in an easy way, and I am incredibly grateful for it.
A payday loan helped me when I did not want to turn to others for help. Getting a pay day loan was easy. I was able to walk in and out with the money I needed to solve my problem. The entire staff at the store was so helpful and explained the entire process to me clearly. I am glad I went and got this type of loan.

During a difficult time, I did not know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do not have to rely on the government for help.

When my utility bill came in the mail, I could not believe how expensive it was. In order to pay the balance, I went to get a payday loan. I am so glad this was available to me when I needed it. I could not imagine what would happen if I was not able to get a short-term loan.

Food prices go up and down without much warning sometimes, and this makes it increasingly more difficult to plan my monthly budget. A cash advance gives me a little extra cushion to get me through the month when my grocery bill was particularly high.

I encourage you to keep payday lending stores open because they fill a void in the market that is important. I have had a good experience and wanted to tell you about it. During the summer months my daycare bills double with my children's activities. My pay day loan gives me peace of mind for my children's summer plans and allows us to go back to school shopping too.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The pay day loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Most times when something needs fixing in my house I look toward pay day loans. I never know when I'm going to need the extra cash for repairs, so it's hard to save up for those things.

I do not always use a pay day loan but when I do, it's been worth it. I like being able to have different options and I hope the government does not rip this away from me.

This loan is exactly what I needed. I got the loan in a reasonable amount of time and I knew I'd be able to afford it. The loan provided the money I needed without a huge hassle.

Getting a pay day loan and paying it back the next pay period has turned out to be the best way for me to make sure my bill payments are never late. My power bill goes up and down so much that having the option of a loan is really helpful.

I rely on my car to go to work every day. Without it, I would not be able to live my life. When my car needed repairs, I was worried I was not able to pay the bill. That's when getting a loan came in handy. In no time I was able to get my car fixed up and back on the road.
I urge you to allow payday lending stores to stay open in my state because they do serve a great purpose for so many people and families. Mine is a very good story and I wanted to share it with you. Often times banks can feel unwelcoming and cold. I have never had this feeling when I walk in a store to get a payday loan or cash advance. They always help me out whenever I need it and do it quickly.

I did not want to get insurance but I had to because of Obamacare. As a result, there are some months that I am short and need a payday loan to help cover the differences. Without these loans I would not have been able to pay for my coverage.

I did the math and was sure that this was the best choice for me. It was much cheaper than any other option and I got my money quickly. There was never any hassle.

When I was having a lot of trouble buying groceries for my family, I turned to a payday loan to help offset some of the rising costs of food at the supermarket. This was a wonderful lifeline for me and my family because it gave us a little extra cash to get the food we needed without any extra headaches.

When my wallet was spread thin over the holidays, I did not know what I would do to put presents under the tree and have a nice XXXX. Then I took out a quick payday loan, and it changed everything about the way I was able to afford and celebrate the holiday. That loan was exactly what I needed, and if you change the way payday loans are given out, I might not be able to get the money I need on short notice in the future.

There are a lot of unexpected repairs that were needed in my house. Sometimes when the bill is too high, I get a payday loan. These loans help me with some of those household expenses that no one ever sees coming.

I had a lot of repairs that needed to be done to my car. Even though I was able to afford all the repairs, I needed to take out a payday loan in order to get a rental car. I got the cash I needed quickly and easily without having to miss any work.

With my job, I need to have a daycare. A payday loan allowed me to continue working my job without worrying about my children. This was the best option for me and my family.
Sharing my story about payday lending is important. Whenever I fall on tough times and need the help of a pay day loan, I am always so happy with how easy everything is. They make sure nothing is hidden in the fine print and that I know exactly what I’m doing when I take out a loan.

While I can’t always afford auto repairs, I used payday loans to help me cover the difference. These loans have always helped me out when I need it most. The entire process was easy and I had my money in no time.

Cell phones for my children help me keep track of them and make sure they are safe. One month, the phone bill ran high and I was not able to pay the entire bill. I took out a pay day loan to pay what I could not afford and was able to pay my bill.

Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

In order to not fall behind on bills, using a pay day loan and paying it back the next pay period has really proven to be a good way to keep me in the black. Utility bills can change from month to month that paying them can be very challenging at times.

My house had a lot of problems and I wanted to get them all fixed. Thanks to pay day loans, I was able rest easy knowing that I could afford my repair bills.

I use the cash advance when I get behind on my bills. I would have been able to survive without it. For sure my family would not have been able to eat some weeks if we did not get this help from using the cash advance.

I only use the cash advance when I’m in a jam and need some help with the emergency and necessity of life. I never use it for play or something stupid. It great because it’s so quick to get and easy to pay back. My daughter is the one who told me about it. I do not think it’s a good idea at all for the government to take this away.

I’ve use the cash advance for a number of things in the past like to help out paying my rent, my water and electric bills. I do not have any other way, person or thing I can count on when I need cash to help out to be sure things are taken care of.

The cash advanced has helped out a lot. Since I get paid bi weekly it makes some bills cut it close at times. I use the cash advance to pay these bills in between bill periods. If I did not have this available to me, I would miss bills that need to be paid. It sure helps to ensure no late fees added on to what I owe.

Whenever I have any kind of emergency situations that come up like today I had a car repair that needed to be taken care of quickly, the cash advance allows me to not miss a beat with my bills just because something came up. Without having any credit cards this is my best bet to keep everything going smoothly in my life.

The cash advance helps me out a lot it gets me thru each pay week, I use the money to pay my bills. It would be a hardship for me if the cash advance stopped. This service should be left alone by the government.

I live check to check and when something comes up and it throws of my budget I like to use the cash advance to get me back on track. If I did not have this I would have had a lot of things shut off and even may have lost my apartment.
For the most part the cash advance is there for me to help out with my electric bill and car insurance. I have my kids and their kid living with me and sometimes I’m just a little short getting all the bills paid. I guess the convenience factor is what I enjoy most about it.

The cash advance has been helping us a lot right now for some car repairs that have been happening the last few months. We will also use it for help with our bills from time to time. If this we were not able to use this service I do not know what we would do. We do not have any other way to get help and I suppose our lives would be turned upside down.

I’ve been in some financial trouble lately because of my large child support payments and the cash advance has been helping me with things until things level out. For sure if I did not have this to fall back on me and my daub would be living on the streets.

Normally during the course of the month my kids will need some help financially and the cash advance provides us with a way to be able to help them. It’s so quick and convenient and can be gotten without any hassles.

The cash advance helps me when I need extra help with bills or emergencies. Typically I use it if something comes up such as needing a new tire. If I were unable to use cash advances then there’s a possibility that I’d be in a tough spot if something were to happen and I were unable to pay for it. I live paycheck to paycheck and do not really have a cushion for emergencies and extra costs.

If it were not for the cash advance being available to me when I’m short on cash I do not know what I would do. It’s helped me with my mortgage payment and light bill many times. There really is not anything or anyone else out here that can provide me with the type of help the cash advance does.

The cash advance has been a big help to me and my family when I’ve needed help for either extra money on hand or to help pay a bill. I’ve not run across anything else that works so well for us. And the nice thing is that using this I do not have to borrow from family or friends.

The cash advance helps me pay my bills when needed and helps me out when needed and without it I would have to borrow from my bank and that requires so much paper work and credit checks etc but if it stopped tomorrow then I would be upset cause it really helps me out when I need it so thanks so much!

Cash advances are such a big help with my bills. The XXXX I usually will need help with every now and then is my rent and my electric bill. With no family in the area this has been my backup plan when I need some financial help. I cannot believe and really do not understand why in the world they would even think of limiting this type of needed service for the people.

Cash advances have helped me out during hard times when unexpected things happen. For example, Wednesday XXXX XXXX 2015 I crashed my car on the way to work. Today ( XXXX/XXXX/15 ) I got a cash advance so I XXXX the parts I need to repair my vehicle. If this option was not available to me then I would not have a way to get money to fix my car. Therefore, I would not be able to get to work to continue getting paychecks to pay for bills and life expenses. I’m thankful to be able to take out a cash advance. It’s helped me in many situations.
My name is XXXX and I frequently use the payday loan service. I typically use it to keep up on rent after I have spent too much on truck parts. I use the service once a month. If payday loans were to be taken away it would make putting up rent money much harder as I am the only one in my household that works.

I m having a real tough time right now finding a full time job because of a situation I had in the past so the cash advance is helping me out until my job situation improves. I m not allowed right now because of that situation so this right now is the only thing I can use to get me by. Actually it s a lot less expensive than I thought it would be.

Whenever I m short on money and need some help paying a bill like my rent or my electric bill or like today I have no money for groceries, the cash advance is a great quick fix to give me the help I need. I can tell you that if this was ever to be taken away so many things would probably happen like being evicted, have to walk to work and have my power cut off.

All kinds of bills are paid on time because of the cash advance. I choose the cash advance because of its simplicity and that you can get just the right amount that s needed. My family can t help so this is just a wonderful thing to have on my side when I just need a little bit of help to get by until my next check.

After I get my government check comes in and after my bills are all paid off there are times when I do not have much for food or other things for the month so I use the cash advance to get me by until the next check comes in. Now that my wife has passed and I only have XXXX income things can get tight so I m glad to have this as an option.

Sometimes I ll have a bill that comes in and I m still waiting on my next paycheck so the cash advance allows me to still get the bill paid on time. So if the cash advance was to not be available anymore I guess I d just have to deal with being late on that particular bill.

For the most part I ll use the cash advance for helping out with my car insurance the cash advance comes in handy. I really kind of use it like a credit card but really it s better because I can pay it off and it s over with. It s way better than asking my parents for money, which I could do but I d rather not.

Most of the time I ll use the cash advance to help me out with a bill that I may have forgotten about or if I have an emergency situation that comes up and I need some money. I do not have any credit so really what else was I supposed to do? It s upsetting to hear that the government is intruding into my personal choices.

Cash advance is a great short term solution to unexpected money problems. My husband was in the XXXX and if it was not for the cash advance I do not know what we would have done without it. My credit is not so good so being able to get this type of loan that does not require any credit is a big help to me and my family.

Sometimes I run into situations in my life where I need help getting out of some tough spots and the cash advance is an excellent way for me to be able to stay on top of my financial needs. It s so very quick and easy, plus with bad credit the choices are not that many.

Sometimes I use the cash advance excess for my bank account and other times it s to help out with bills. This is really a godsend for me when I m in a jam. I absolutely do not know what I would have done without it. The Internet loans are thieves and I trust the cash advance.
I use Amscot for money when I need extra money. I have been an Amscot customer for years. I recently had XXXX and my medical bills are astronomical. I need Amscot and the cash advance. If it were to ever be taken away from me then I'd be in financial distress.

I lost my husband a year ago and now Money is tight. The cash advance helps me make it when my pay check is not quite enough to get through the week. If the advances stop I would face late charges from my bills which add up to more than the cash advance fees. In turn putting me further in the hole.

Great for emergency services and family needs. Quick, convenient, easy. AlwaysThere when needed. If not available anymore then I'd be XXXX and unable to meet my obligations.

The cash advance helps me out with all my life bills, like rent and childcare. It just works out for me and has kept me from having to pay late fees which are huge if my bills are not paid on time. It's such a great tool for me to have when I'm short.

Cash advances for me fills my financial need and has saved me many times to be sure not to get the late fees if bills not paid on time. It really keeps me in line and good with all my creditors. In a nutshell it works for me!

I use the cash advance to help me with non schedule payments. If the system was not in place I would be using my credit card and pay high interest...so in the end it saves me money.

My husband and I have been going through a lot of things now that my husband is XXXX and we are now on XXXX income. For us, the cash advance has been a life s and in reality we would probably have lost our apartment if not for this. The cash advance for me right now is the only thing I'm qualified for.

I normally use cash advances to avoid late charges on bills, and Also emergencies like if my car breaks down, when I can't wait for the XXXX checks. For instance tues XXXX/XXXX/15 I have to pay for my registration fees XXXX school but I do not get paid till that next Friday. They won't let me registered late and I lose my spot in the XXXX and have to wait another year before I can apply again. If the cash advance was not available then I would have to wait another year and they might not accept me a second time. Timing is crucial and this an example where cash advance truly do help people me.

The cash advance has been such a fantastic tool for me to be able to be sure to pay my bills on time. Banks do not give out small loans so for me this is a perfect solution to me needs. I wish the government would just stay out of our business and realize that this helps a lot of people.

For the most part the cash advance helps me out sometimes with my utility bills. I work at XXXX and my hour can change without any notice so when I have a week when hours are cut I use this to keep my bills current and not fall behind. It's so fast and very convenient and I really like it a lot. I have other options but for me this is my best option.
My paycheck is sort of staggered and if it was not for the cash advance I would have probably lost my house. I just went through bankruptcy and this has helped me out to be able to actually reestablished. I just do not know what I would have done without it. For people like me who did not have any options it’s been a lifesaver. I’m hoping the cash advance stays around so can help other people the way it helped me.

I do not ever want to be late on any of my bills so when I think that may happen I’ll use the cash advance to keep things going just the way I like it. I have also used this in the past for any type of emergency that might come up and for medical situations where I may need to pay for a copayment or prescription.

A lot of times it could be a bill that comes up or even if I want to pay a bill early I’ll use the cash advance for this type of help. I’ve also had times it’s helped me out with some car repairs. It’s been such a great tool when times get tough.

Heritage credit union XXXX XXXX XXXX XXXX, XXXX XXXX XXXX, UT XXXXChose to charge a fee for there cashing of a check I don’t have a problem with that but when the time comes to say can I get a receipt for that and the answer is no I have a problem cause as you know how can I claim it with out proof to the IRS then later they asked me too leave or they would call the cops on me cause I demand a receipt for service terrible what’s to come of the us

I make pretty good money and if it was not for the cash advance I’d have so many problems and would probably not be able to eat at times. The price to do a cash advance is extremely reasonable and I really like that it’s something short term and easy to get and payback.

I usually use the cash advance to make sure I do not overdraft my bank account when my bills fall on the same pay period. If it were to end tomorrow I would have to find another option to help whenever I was in financial need, but I have not found anything that works as well as this so far.

There are so many things that I’ll use the cash advance for. First of all I’m on a fixed income and because of that when something major comes up and I need some extra cash, then the cash advance gets me back on track. It would put me in a big bind if I did not have this for help so I’m hoping and praying it’s never goes away.

The cash advance helps me out tremendously. If ever I have a crisis, I do not have anyone else to turn to so I rely on the cash advance to help me out. It’s been a lifesaver and my life would be a lot worse off if not for this service.

I work outside and the cash advance helps me out when there is bad weather and I do not bring home what I would normally bring home, so for the most part it’s used in those weeks to help me sublime the my income. This is the only thing I’ve heard of that can offer this type of help so I am very happy that I have in those short weeks.

The cash advance helps me out with all the medical emergencies that I’ve been having lately. It’s works best for me because of how quick it is. Most of the time I do not have time to wait so I’m grateful for the cash advance. It’s actually helps me from having to sell precious belongings.

The payday loan actually saves me money. How it does that is when I run short on money in my checking account will charge me ($35.00) for every bounced check so a quick payday loan makes sure that I do not have those tacked on. With the way the banks are I’m glad to have this service to fall back on.
The cash advance helps me stretch out my income every now and then. I'm on a fixed limited income and there is always something that pops up and we need help with it. Its actually works better than a bank because we usually only need a small amount but the banks will only loan large amounts.

Basically the cash advance is there for me when I have emergencies that come up like last week I just paid off my bills and I needed to fly to New York for an emergency and I was able to use the cash advance to purchase the tickets. This keeps me from being embarrassed and asking family for help.

When something unforeseeable comes up like a car repair or my daughter needs some financial help, we will use the cash advance to sort of bail us out. The only other alternative to this would be to go to a own shop but they charge outrageous fees so we're happy and content with the cash advance.

Payday loans are a big help for me and my whole family. It can be used for bills, gas for the car and even for food. It's been such a huge help for all of us and the fact that we can get this type of help quickly is a plus. We would be out on the streets without it.

There are just so many reasons for me using the cash advance. See, life happens and things can pop on you in a moment's notice and the cash advance is our way to take care of these things. It's a fairer price than pawn shops and a heck of a lot more convenient.

A lot of times the cash advance will help me get out of an emergency situation or if I have a bill that needs to be taken care of in between when I get paid. What I like about this is that it's not a long drawn out process and I can get only what I may need at the time and nothing more.

Since my bills do not always become due at the same time and with being on XXXX and only getting paid once a month the cash advance helps me out. The fee for the cash advance is so reasonable and fair and also so easy to get in a pinch. It's so nice to be able to get the cash immediately and not have to wait for any other options.

I'm on a small fixed income and I use the cash advance to help me balance things out when I need a little bit of money to get me through. I can't get a loan anywhere so I'm so happy to have this because it would really be so tough without it.

I'm a single dad with a daughter and I'm on a pretty tight budget. She is always needing something for school or sports so the cash advance is a vital tool for me to have to be able to still do things for her. It's also helps me out with keeping my motorcycle on the road when something goes wrong with it.

I like to use the cash advance just to have some extra cash for when me and my wife want to go do something. It's nice to have because it makes it so I don't have to dip into my savings. It's so convenient and easy and keeps me from using my credit cards with a higher interest rate.

With the way my XXXX check comes in the third week of the month there are many times when I run short to get some of my bills paid. The cash advance helps me to keep those bills paid while I wait for my check to come in. I do not have anyone else I can get this type of help so it's important for me to have this available for me when I need it.
The cash advance helps me to keep my child in daycare, my husband works construction and sometimes he is laid off and unable to help with household bills. If I were unable to receive cash advances we would not be able to keep our child in daycare and we would be unable to work.

Cash advances are helpful for unexpected bills and added security. I think if there were no more cash advances a lot of people would go without needed items as for my family we find them extremely helpful.

Payday loans gets me out of tight situations when they come up like when I do nt have enough money to pay me light bill. It s nice to take care of things this way because I usually only need just a little bit to get me through and with a bank they wo nt loan a small amount like this does. It s also helped me out on my last vacation when I wanted to take a little extra cash with me.

I normally get paid every two weeks, but working for the state, I barely make enough to get through the two weeks. I always use the cash advance for bills, including groceries. Without this extra help, I would definitely fall far behind and constantly worry about where our next meal would come from.

The cash advance helps me to be able to pay my bills on time and get through the hard times. without it, we would struggle even more than we already do. We do not live off of the government and do not get any assistance other wise, cash advances help us in so many ways ... 

Sometimes things come up or an emergency situation will come up and when me and my wife need some help we will get a payday loan to help us out. I have money in savings and my XXXX but we have made the decision to never go into those unless we really have to so for us this is perfect because we generally only need a couple XXXX bucks to tide us over.

I have a good story to tell you about the payday loan I was able to obtain. This was not a complicated process. I really understood what I was doing and how the loan worked. These loans are very simple to understand.

During a difficult time, I did nt know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I do nt have to rely on the government for help.

My daughter just moved back in with me which has added a lot of extra expenses that I sometimes have a problem with so the cash advance is helping me stay a float right now until she starts working. Credit card companies wo nt give me a card because of my credit so I m so glad I have the cash advance as sort of my credit card. I d really be stuck without it.

I do nt get any kind of loans unless I need it and the cash advance is how I choose to handle all my financial shortfalls when they come up. It s usually a bill that will pop up when I least expect. It s been a convenient problem solver for me.

I only get paid once a month now that I m retired and I ll use the cash advance from time to time when the end of the month I ve run short to pay a bill or something like that. I think the fee is very reasonable and easy to pay back. I prefer to be able to handle my situation this way and not have to ask any of my friends for money.
Sometimes I have a bill like my car payment or my utilities that I may need a little paying and for me the cash advance is the quickest and easiest way for me to keep them paid on time. One of the reasons I like this service is because I only have to borrow just what I need and not more than I need and I pay it back and be done with it.

When I find myself needing help with some of my bills and I m broke at the time I ll get a cash advance to help me get them paid. I ve found this to be the cheapest way to get the help I need. The pawn shops are expensive and I do nt want to risk loosing anything I have. The cash advance has helped me avoid late fees that I know would come if I did nt pay on time.

I use the cash advance to help me out with my medical bill that have been piling up. It s been keeping me current on all my bills while I m recovering. I do nt like to ask my relatives for money and I m starting to catch up so for me this solves my situation perfectly. The government should really stay out of my business because this is my choice and my choice alone how I handle things.

My pay goes up and down because I work on a percent basis and right now my wife is going through some XXXX issues and using the cash advance to make sure all my bills current and avoid late fees. It s so much better for us than to get a bigger loan from the bank and pay those high interest rates.

Sometimes when all my bills fall at the same time the cash advance helps me out with gas and food when all my money is gone for bills. I do nt ever need a large amount and the banks do nt do small amount, they want you to take large amounts for a long period of time which does nt take care of my needs. If I did nt have this to fall back on I guess I d have to get a quick partime job which really is nt necessary at this time because I only need it a few times a year.

I will use the cash advance for various reasons. It just depends on what the situation is but basically it helps us out when we run short on cash. It s bailed us out a number of times for getting our electric paid on time. More than anything else it s just so convenient and short term and is nt dragged out for a long period of time.

I m a single mother XXXX and there is always something that comes up where I need to get them something. I will usually use it when I get to the end of the month and I m out of cash and have to buy gas or food. We would nt survive if this was nt here for me. Amscot looks out for people like me and I think the government should not take that in consideration before they make a huge decision like this because it would hur a lot of people if it were gone.

My light bill seems to just getting more and more expensive and with someone like me who live paycheck to paycheck and the cash advance has helped me out with it so many time when I did nt have to money. It s been a blessing for me and I can tell you for a fact that there would have been times when I d be sitting in the dark if not for being able to get a cash advance.
I support pay day loans because I had a good experience. Getting a quick cash advance helps keep me out of long-term debt that I might experience with a credit card. The payday loan cashiers are nice and explain everything very simply. With a credit card company, you have to fill out so much information and receive a long explanation of the very complicated rules about cash advances. Payday loans work better for me.

How come a few people in XXXX D.C. can plan my life for me? I am capable of making my own decision and do nt need the government telling me how to live my life. Sometimes I need a little help getting back on my feet. Payday loans have helped me in the past and I m sure I will continue to use them in the future.

I needed money and did nt know where to turn. I thought about going to the pawn shop but I did nt want to lose my valuables. Instead, I went to get a payday loan and got the money I needed without having to risk losing my things.

This product is really easy to use. I walked in and in less than an hour I was approved. This is a great option and choice for Americans like me that need a helping hand every now and then.

Whenever I have a bill that pops up the cash advance is such a handy and quick way for me to be able to get it taken care of quickly. It s been a big help to me and my family. i ve tried to move bills around but they typically do nt budge so it s just so nice to have this as a cushion when needed.

The payday loan helps me out with every one of my bills. It s never the same XXXX and can vary from paycheck to paycheck depending on how much I get paid or if I need any help at all. What s good about it is it s just a set fee and does nt require any credit check. I would just go crazy if I did nt have the payday loan for help when I need it.

Basically the cash advance helps me out with my bills, and every now and then I ll use it to help me pay for my rent or car insurance. I was referred to the cash advance from a friend of mine. He told me how quick and easy it was and how much it helped him out. The cash advance just makes things easier for me and keeps my life simple.

Mainly I ll get a cash advance when I need some help paying some of my utility bills when I m short on cash. It s great because that s it s just a short term loan instead of something that would take a long time to pay back. At this time I do nt have anything else to help me ... no other options.

A payday loan was so important to me that I wanted to share my experience with you. Ever since the most recent recession I have not been able to get a short-term loan from my bank. The only thing I can do is turn to payday loans to help me. They have been there whenever I ve needed them.

When I had a lot of auto repair costs, I used a pay day loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

A pay day loan is not only easy to use but it allows you the freedom to keep your stuff. I think that getting quick cash and being able to fix a problem easily is an option that needs to be available to everyone.

When I needed a small loan I did nt have many options and I do nt trust many with my information. I feel much more comfortable walking into a store and taking out a payday loan. This made me feel much safer as I could get my money right there, so do nt limit this option.
The cash advance has been helping me out a lot lately because I’ve been getting sick a lot. It’s helped me out with my co-pays and my prescriptions. I’ve checked around and so far this is the only option that I have. If this were to ever be taken away I would be out of work and then things would really be bad for me.

I can not say enough about the importance of my payday loan. Competition is great for business. By taking away payday loans, that option disappears and hurts regular Americans like myself. You essentially give big banks a monopoly to give out loans and that is not right.

If ever I need a little extra money for something like a bill or something like that, the cash advance is always there for me to get me through until my next check. I sure hope the government stays out of this because I can tell you it is a lifesaver at times for people like me who do not have anything else to fall back on.

I use cash advances for emergency funds. Especially if it is something for my children. I have XXXX kids and sometimes being able to get advance a week ahead of time puts food on the table for my family. If I did not have this advance I would have to ask for money or borrow it from a friend or family member which could be quite embarrassing, therefore cash advances help me out time to time. Thanks for hearing my story.

Whenever I need some help because I’ve fallen behind on some sort of payment, the cash advance is what I choose to get me through until my next check comes in. It’s so nice to have this because it does not require a lot of paperwork and it’s readily available. I would just cry if this was taken away from us.

Lots of times I’ll get small cash advance to help me out when I’m just a little bit short on paying my rent. It’s so convenient to me because it’s such a quick way for me to get just the amount of help I need. I would hope that the government would be able to see how much the cash advance helps us out here in the real world.

Being on a fixed income from being on XXXX I’ll have times when I need help getting my electric bill paid. So that when I’ll come in and get a quick cash advance so my power does not get shut off. Other the cash advance I tried to get help from my family but they are in the same position financially that I am so I’m grateful for the cash advance.

I support the use of payday loans because I had a positive experience. The staff is so wonderful. They’ve gotten to know me and always take care of me like family. They are always honest and upfront with me, unlike a lot of banks that charge fees all the time and can be difficult to work with at times.

You never know what life is going to throw at you, so I get insurance for all my belongings. The cost was higher than I could afford all at once, and a payday loan helped me meet the important expense.

A cash advance helped me take care of some medical bills that were piling up. I wanted to be sure that those bills were paid soon as to avoid late penalties. I was able to pay back my loan over time and even with the fees it was still the least expensive option than bouncing a check and then paying the overdraft fee.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Like any smart shopper, I always try to get the cheapest option available. This is especially true when it comes to loans. Payday loans helped me get the money I needed and it was cheaper than anything else.
You will get many stories about loans, but I wanted to share mine because a cash advance really helped me. There are a lot of unexpected expenses in life. When my car was having some problems, I needed to take out a payday loan to help me pay the mechanic. I am glad I was able to get the money I needed so that my car could get fixed.

From the moment I walked into the store, I was able to quickly see how the cash advance would work. It was easy for me to use and helped me meet my financial obligations. There are no hidden tricks all the fees were explained.

I do not have much confidence in banks. When I need money quickly, I would much rather trust my transaction from a payday loan store. I can easily get cash right down the street. They make me feel so much more comfortable than the banks and understand my needs.

There are times when money gets tight and a loan helped me pay some important bills so I would not fall behind. I did not want to pay the high fees to use my credit card to withdraw money or bounce a check. This loan was an easy way to solve my problem and I was able to pay it back over time.

Why do I always feel like the government has their hand in my pocket? I am able to make my own decisions and I do not need anyone telling me what to do or how to do it. I know what is in the best interest of my pocketbook.

Last month I had some unexpected bills piling up; I did not know how I was going to put food on the table for my family. The payday loan saved me and I was able to purchase groceries and get my finances back on track without taking on major debt.

Payday loans helped get me back on my feet. These loans were simply the cheapest and easiest of all my options and I am glad they were available to me.

Payday loans are there for my family when we are having trouble getting our bills paid on time. Rather than be late and have our credit be affected, I would much rather get a cash advance. The consequences if we did not pay would much worse.

I have had a good experience with my loan from the payday store. After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

It is great having different options when I need a loan because I can always choose the one that is best for me. Sometimes, my best option is a payday loan. Getting rid of this type of loan only limits my options when I am in need of some help.

I cannot believe how easy it was to get a payday loan. The staff answered all my questions and I walked away feeling confident. I do not know where else I would have gone to get such a short term loan.

Hospital bills are always more expensive than I can afford so when an emergency comes up, I know that I can turn to a payday loan to help me out. It really gives me peace of mind in a stressful situation.
I need cash advances to assist from time to time in paying bills when my paycheck and due bill dates do not always line up correctly. If there were no more cash advances I would have some angry creditors as well as risk having utilities turned off.

Whatever bill comes up that I may need help with the cash advance has always been there for me. It helped me with my utilities and my mortgage payments. I do not have any other family to borrow from so I do not know what I would do without it. It's such a big help to me and my family.

There have been times when I get short on money to pay a bill. The cash advance has been very helpful to me when I am short. It works so well for me because of how fast it is and is not expensive. I do not like to go into my savings so this really works perfectly for me.

Cash advance helps me to pay my electric bill. It seems to always fall in between my biweekly checks. My world would be dark and hot without it. I do not always have to use the cash XXXX but it sure is nice to have available in a pinch.

I use the cash advance when not able to pay my bills on time. The cash advance allows me to stay on time with my bills with no late fees. I do not know what I would do without Amscot cash advances. It's just been such a wonderful tool for me to help out with financial situations.

I don't use cash advance all that often, but it does come in handy when needed. My main use for cash advance is for needed bills, emergencies, and, like this last time, when my employer is late with payroll and I'm down to my last dollar. I live mostly paycheck to paycheck, and any interruption or unforeseen costs can be devastating. Taking cash advance away would not be a good thing. I would end up having to pay reconnect fees on my utilities more often, or something similar. I truly hope this does not go away.

Using the cash advance allows me to make sure all my bills are payed on time. It's so nice to be able to take care of myself and not have to go to my family for help. I can not tell you how much money it has actually saved me in overdraft fees ... but it's been a lot.

Sometimes I just don't have enough money for a bill or something like that and I use the cash advance to make things alright and not have to worry about paying any late fees. It helps me out with my temporary needs and is so quick and hassle free to get.

The cash advance for me provides just the right amount of cushion financially that I need to keep me in a good financial situation. I know I can pay it back quickly and not use it for a while if I choose. It's really a nice backup plan for me.

I use a cash advance often to help cover a shortage of funds in my paychecks to help cover bills and my new medical expense that was just raised due to Obama care. The minimum wage in this country is below standards to help the average American family survive on a paycheck to paycheck basis. If it were not for a cash advance service being available we would go without the necessities needed, like groceries and utilities. Also this service provides other services which come in handy, like bill pay and money orders.

The cash advance helps me with my cash flow when situations come up or an emergency comes up and I need a quick and easy way to get some extra cash. It's really like an insurance policy for when those things come up. It would be so hard on me if I did not have this around for me.
My daughter is in college and I'm only getting paid through XXXX so when she needs help I'll use the cash advance to get her some extra cash for her needs. It's cheaper for me to get a cash advance for a short term then going to my bank. It's been so helpful to me and makes me feel good as a father to be able to help her.

The cash advances help me get from paycheck to paycheck. I repay them every time, on time. If they were together stopped, I would not be able to buy groceries for myself and my son. It would create dire hardship for me.

Most of the time when I run short after my job has cut some of our hours sometimes I'll use the cash advance to pull me through until things get back to normal. It's so fast and easy to get and the fact that I can come in anytime of the day or night to do one is fantastic. It's saved me many times from having to pay late fees.

When ever I'm short on a bill payment I use the cash advance to help me out so I'm not late to get that bill paid. It's so easy and fast which is nice because I can get the cash right away and not have to wait. It's also nice because it does not require a lot of paperwork. Honestly I do not know what I would do if I did not have this to fall back on when I'm short.

Being in XXXX if we have a rainy day I do not get paid and I'll be out XXXX dollars and my bills still have to be paid. The convenience of this service is what is the most attractive thing that draws me to this. I do not like the pawn shops because they are really shady.

I use the cash advance for a lot of things. Mostly for when I'm short on getting a bill paid but also for food and laundry money when I'm just waiting a few days to get paid again. I like that it does not require a lot of paperwork and background checks. It's fast and easy and I can get just what I need to take care of my problems.

I hope you know that I have a great story about my loan from a payday lender. When money was tight, I was not sure if I was going to be able to get my car fixed. I went to get a loan and was approved easily. Now I do not have to stress out about any car troubles for the near future hopefully.

I have recently been living paycheck to paycheck. It has been a difficult adjustment for me as I struggle to buy the most ordinary things. I had to turn to payday loans to help get groceries and provide some much-needed assistance for me as I get back on my feet.

At a challenging time, a short term loan helped me fix a situation that was important to me. I had to get a lot of work done on my car recently and did not know where to turn. I found out about payday loans and got the money I needed to take care of my car. Without the loan, I would have been forced to borrow my friends and family's cars which would have gotten pretty annoying for them.

Most of the time I'll use the cash advance when things come up that are unexpected. I do not have any credit cards so this is what I use kind of like a credit card. Today it's helping me with some moving expenses so I can get into my new place. I do not want to ask anyone for money so this keeps me independent and able to handle my issues by myself.

I use the cash advance to have it for like a bridge loan for keeping my bills all up and current so that I do not get any sort of late fees. As a bill collector I see that this is a big help to me. It's a vital tool for people such as myself to keep bills current when things come up.
I only get just so much each month and recently I used the cash advance to help me out with a needed repair on my house. It’s so easy and I like that I feel like I’m treated with respect and not judged when I need a small loan. It’s so nice to have when something comes up that is outside of my budget.

I’m on a fixed income and sometimes I just run out of money before the end of the month and the cash advance helps me get by until my next check comes in. Mostly I’m short because I help out my grandson a lot because my son just won’t help him. It puts me in a tough spot but it’s nice for me to be able to help him out.

Being a single mother of XXXX girls the cash advance was a true blessing in my life. It helped me in emerge us like car repairs, daycare, food and bills. Cash advances has been a life saver because my credit was always the best and I never qualified for a bank loan. If cash advances went away tomorrow it would really put my family in a bind, with not having any other resources out there other than banks. Please do not get rid of cash advance places., people that do not have very good credit need these places for emergency services.

The cash advance helps me with paying my bills and even helps with unexpected bills. I would be out of luck without the cash advance because I have no family or friends that are able to help me with money. The cash advance program really helps me take care of myself and my XXXX kids.

With the way my bills fall and my husband being on a fixed income, the cash advance is our buffer to help us get by to make sure bills are paid on time. In fact, the fee to use the cash advance would be much less then the late fees if we paid any of those bills late. We do not have credit cards so for us this is not only our best option it’s really our only option.

I will normally use the cash advance for a school I have my XXXX year old in for XXXX learning. It’s been a big help to me and my wife because we want to be able to set her up for success. It’s so nice because it’s simple and short term which fits my budget just right. It also helped me out when I first moved here to help me get into my first apartment.

The cash advance helps supplement my income now that I’m on XXXX. Having to adjust to the lower income has been tough but if it were not for the cash advance I would have not been able to meet my responsibilities with the people I owe for my monthly bills. It’s actually helping me keep my credit in good shape.

A payday loan has made a positive impact in my life so read my story. Even though my insurance paid for my repairs, I still needed a short-term loan in order to get a rental car. Without the loan, I would not have been able to get to work on time every day and might have lost my job.

I have a lot of pride and when I could not pay my bills, I knew I could not turn to my family for help. I decided to get a payday loan and could not have been happier. Before long, I had the money I needed and I never had to make that dreaded phone call to my friend and family.
Payday loans have greatly helped me in the past when I was having a difficult time in my life. For example, my car was having problems and as everyone knows, car repairs have a tendency to be expensive. For those times that I cannot pay for the repairs myself, I use a payday loan. These loans have been great for me over the years and I could not imagine how I would pay my mechanic sometimes without them.

In this economy it is already hard enough to get good credit. A payday loan has helped me stay in the black several times and avoid costs from other fees from institutions that have powerful resources in XXXX. So I think we need to keep these options open and keep government from standing in our way.

The payday loan is so easy to understand and I got the money I needed quickly. It was a very efficient process and definitely the most reasonable option for me.

I hope you will not take payday loans away because I have a good story to tell. I bought an appliance that never seems to work, and I can never figure out how to fix it. Payday loans are a great option for me to hire someone to repair it for me. Now I don’t have to worry.

Some banking fees and penalties are awful to deal with and payday loans are the best way, in my opinion, to avoid them. The loans have helped me through all kinds of tough financial situations, from medical expenses to utility bills. I get them from time to time and am grateful that they are so user-friendly.

There are times now that my wife is not working and I’m the only one with a paycheck when I need some help with a bill every now and then. The cash advance has been so good to me so that I don’t fall behind. It’s really great, your in and out in a flash and get just the amount you need without any hassles.

I have an emergency situation where I have to go out of town right away and the cash advance is helping me pay for it. There wasn’t anything else available for me at this time where I could get the cash this quick.

I use the cash advance to pay bills that fall between pay periods. I would not be able to make payments on time if this were not an option for me. If my payments are late and with no other options my credit would suffer.

I do not use the cash advance very often but when I do it usually for a bill I may have forgotten about or if I just want some extra cash to go on vacation or something like that. The fact that I can get cash quick and is easy to pay back is probably what I like about this service the most.

I just XXXX school and the cash advance is helping get through things until I get a better paying job which should happen soon. It’s great to have for emergencies and for just when things come up from time to time and I need a little extra cash. My credit is not so good so for us this works great.

My husband and I are XXXX and we have to use cash advances to get caught up when we get behind. We get behind every summer when we are without paychecks and use Amscot cash advances in the fall and early winter to get caught up. If we were to not be able to get them anymore we would have trouble paying our mortgage and other necessary bills in the fall and winter. We have also used cash advances for home emergencies and would be in trouble if this service was not available to us. We always use and pay them back responsibly and you can see that we are hard workers as evidenced by the fact that we are XXXX in the state of Florida.
Most of the reasons I get a cash advance are for when a car repair comes up that I need help with or for some general household bills. Typically I’m the guy also that the family comes to for when they need some extra cash so it helps me then as well. It does not make sense for the government to want to take away something without offering another any other solutions.

The cash advance provides for me the peace of mind to not ever overdraft my checking account. There really is not anything I particular I will use it for other than that. It is really a convenience factor for me and I like it a lot. I’m in the process of rebadging myself so in the meantime this is just fantastic for me.

Most of the time I will use the cash advance only for the little things that come up and we might have a wedding to go to and need extra cash for a bill we may have forgotten about. I like the convenience and how quick and easy it has been and I can get one in a flash. If the government would concentrate on their own business instead of sticking their nose in our business.

I use the cash advance to basically float my commission check and expense check because I sell insurance and never quite know when I’m going to be paid. It’s much better for me doing a cash advance then trying to deal with my credit card company. It’s just so convenient for me and the service awesome.

Director XXXX, I am writing to tell you a story of some of my congregants who have gotten trapped in the debt cycle of payday lending. The couple was trying to go back to school and finish their educations, they both had jobs and they have XXXX children. They wanted to take care of their family and they thought taking out a loan would help them get through some difficult financial times. Unfortunately, as is typical with payday loans, they got caught in the debt trap and could not pay enough to cover the fees, the interest and the actual loan. They have carried the debt with them for many years trying to get things paid off. They eventually had to change banks so that they could determine how they spent their money rather than have the loan company automatically deduct money from their account every month. Once they were able to control what was paid and when they began to get a handle on some of the debt. Sadly, they were not able to help put their XXXX children through college because of the financial strain and their children are now young adults without college degrees trying to avoid the same pitfalls. Payday loans trap families into lingering debt that goes on to impact future generations. Please put forth comprehensive strict rules and regulations so that other families do not get caught in the debt trap and future generations will be free of the consequences of this predatory practice.

My wife and I ate struggling with taking care of a XXXX y.o. with a XXXX. He is severely XXXX and is taking an XXXX medication that keeps him fairly even with his XXXX. I would say that he act fairly normal about XXXX of the time but the other XXXX he is either way up and happy/angry or severely depressed. He gets a XXXX check every month and it is direct deposited into his checking account that requires XXXX signatures for withdrawals. He recently went out, depressed from a break up with his girl friend and took out a payday loan with Money Tree and Check City for $200.00 each he was also charged $35.00 service fee. He needed no credit check and only had to show a determination letter and his I.D. Why do we allow “payday loans” to people that receive XXXX checks? There should be a law against giving these loans to welfare recipients!

Credit loan service from payday loan companies had called me and I give them my personal information and I looked them up online they say it was a scam and I give them all my information.

I was called from a payday loan and I give them name and all my information and I looked up the loan companies and it was a scam and I give them my idea.
Sometimes I spend a little more than I should and what I'll do is get a quick cash advance to get me on track. It's not a necessity but I like to use it for extra cash or to get me back on track when I stray from my so-called budget. I'd like to think that the government would be able to see how much this helps people.

Most of the time I'll get a cash advance to help me out with my bills and emergencies when they come up. With the way my credit situation is I'm unable to get a regular loan so it's been a really good thing for me to have when I need some help.

The cash advance at times helped me balance out some of my bill payments when the bills are due before I get my next check. It really helps me to avoid those late fees too. I do not have any family in the area to borrow from so this works well for me. The late fees I know would pile up and end up being way more that what a quick cash advance would cost.

I will normally use the cash advance for an upcoming bill that I know I'm not going to be able to take care of because of when my paycheck falls. It's such an easy process and the fact that there is no kind of credit check or a lot of paperwork is wonderful. The stress that this service eliminates in my life is fantastic.

There are many things that the cash advance helps me with. First of all it makes sure that my checking account doesn't get any overdraft fees which is ($35.00) a pop. So for me it's a safeguard against the fees. My life would be so much more difficult if this were ever to be eliminated so I would hope that the government would take a close look at how such a move would effect the everyday person out here.

There have been times in the past when my check was not what I was planning on it to be and it put me behind on some bills. The good things is I was able to get a cash advance quickly to help me get those bills paid and not fall further behind. For me it works great and I'm so glad it's here because I just do not have any other way to get any other loans.

Sometimes I have things come due before I get my paycheck. Whenever that happens to me I will go and use the cash advance to get my by until my next paycheck comes in. Usually it's just used for bills but really it can be used for any emergency situations that pop up.

I use the cash advance program to pay my bills on time. It allows me to still have money for other obligations as well. If it stopped tomorrow, I wouldn't have another option. I would have to ask family members and they have their own bills to pay.

I've had times when I've needed help paying my water bill or my light bill and the cash advance is what I get to make sure no the are paid on not shut off when I do not have the money to get them paid. I absolutely do not know what I would do without it. It's fast and easy and a big help when there just is not enough money left over after I get paid and other things get paid.

I have XXX teenage children at home which is very expensive and there are just times when I need some help and the cash advance provides that for me. I have very bad credit and I only have this option for help so I want the government to stay out of our business and let this be here for me and others.

For the most part I will use the cash advance to help me out with my utility bills when they are more than expected. It also gives me a little cash left over before my next payday. It would be such a struggle in my life if I did not have something like this to fall back on for help when I needed it.
I will use the cash advance for my son's medications when I'm short and don't have enough to get them. There have been a lot of issues with me getting paid on time and it's nice for me because they always work with me if I just need an extra couple of days to pay it back.

I enjoy having cash advance, it's very helpful. I've been using it to get by. If the cash advance unexpectedly ended, well it's a good thing I caught up on my bills!

There are so many things that the cash advance helps me with. It could help me with paying my rent or emergencies or even for some food when I run out of money and I'm just a few days from getting paid again. What I really like about it is that it's quick and you get cash right away and don't have to wait for it like at a bank and a regular loan.

Amscot cash advance helps me keep my monthly finances paid in full and helps me in ways related to work such as gas expenses and buying house supplies. If it were to stop today I'd probably be in a bind and behind on my bills and won't have money from check to check.

Cash advance helps me a lot. I am a single mom XXXX and sometimes I'm short on cash. I use it to help pay my bills or to put food in my house after paying bills I'm broke. I get it almost twice a month so if it was to stop tomorrow I would be without either food or gas in my car and would not be able to get a cash advance anywhere else.

I will use the cash advance at times to help out my daughter who is in college. It's very affordable and hassle free and me being able to be able to help her out with contributing to help her get her education is a big deal to me. It would be a sad day if this were to go away. It has been a blessing for me to have when I need it.

I've been helping my daughter out recently because she has been going through some rough times. I'm so glad to have this as an option because without it I would not have been able to help her and as a father I always want to be able to help out when I can.

The cash advance program has helped me and my family out a lot. We have used it when something happened to the vehicles. It has helped us get through until payday. If the cash advance program disappeared I don't know I would do when things come up with our vehicle or family. I'm so thankful to have this program.

Things that I usually need help with paying at times is my rent and some credit card payments. I'll use the cash advance when ever I need help with those XXXX mainly. I like it too mostly because it does not require a long commitment and can be paid back quickly. I'm happy to have this service because in this day and age there are not many things available that can help me out when I'm in a jam.

There are times when I have a need for a short term loan and there are not many options out here for that kind of thing. Generally I will use the cash advance for that reason to help with a bill or for the rent. It's so nice to have this quick type of loan available to me because it helped me quickly and is not a long drawn out process. In fact, it keeps my stress level down because I always know I can count on it when I need it.

I just get so much money after retiring and I am taking care of my nephew full time and the cash advance has seen me through some very rough times. It really helped me in the times when we even did not have enough money to buy food. The fact that it does not require any type of credit was a blessing because I can't get a loan from a bank.
I try to hold out as long as I can not to have to use the cash advance but when I need it it sure is handy and a great way for me to stay on top of things when I runs short on money. Being a single mom I do nt get any other help so this is such a good thing for me to have helping me through things. I never need anything long term so this fits my lifestyle perfectly.

When I m ever in a jam I ll use the cash advance to help me out to pay for things that I may have forgotten about or if I run short on paying things like my credit card bill. I really like how quick and easy and hassle free it is. I also like it because when I m done with it I m done with it, nothing long term.

My work sometimes slows down and I do nt get all the hours I normally get so there have been a few times when I ve used the cash advance to help sublime not my paycheck until my next normal check comes in. With the position I m in right now this was the only option for me that fit my needs.

I use the cash advance for various things. It s been a great tool for me to have as my backup plan when things fall apart or emergencies happen. I ve check my other options and for me this is by far the most affordable product at my disposable. I find it very disappointing to hear that the government would want take away or limit our ability to short term loans. If they take it away then they better start offering something like this.
My father had an insurance policy with Prudential Insurance. After his death in XXXX XXXX the company paid out the correct amount to me and my XXXX sisters. My XXXX portion of the proceeds was left in a Prudential Alliance Account. It totaled around ($11000.00). Prudential Alliance sent me checks, and the last number on those checks was XXXX. I was able to write out a check anytime for any amount up to my balance.

During XX/XX/XXXX my wife and I bought a house and used some of the Alliance Account money as part of the down payment for the house. On XX/XX/XXXX, I wrote out a check for ($7500.00) from the Alliance Account and deposited it into our Wells Fargo checking account. I never wrote out another check on the Alliance Account.

XX/XX/XXXX we received a notice from Prudential that a check bounced from the Alliance Account. Knowing that I did not write out any other checks I called the Alliance account. I was told that previously a ($2500.00) check was cashed. After the first check was cashed another ($2500.00) check was attempted to be cashed, but because there was not enough money in the account the second check was returned for insufficient funds. This was tried a third time and again a check was bounced.

Apparently someone copied the one and only check I wrote out, gave the check a non-existent number (XXXX) and added the name of a payee that I did not recognize. The check was for ($2500.00). It was cashed through a bank in Michigan. Alliance told me that I had to file a police report, and I did with the XXXX XXXX County Sheriff s Department. I had to submit telephone records to the police, and finally the detective on the case concluded that I was not the person who cashed the ($2500.00) check. However, after more than a year of emails and phone calls Prudential wrote me a letter saying "We have found there is no Prudential error warranting reimbursement of the funds." I think Prudential certainly had some responsibility to protect my money from fraud. The check number on the fraudulent check was XXXX, and there was no such Alliance Account check number among the checks issued to me. Prudential was certainly negligent to pay on a check that purported to be an Alliance Account check that had a non-existent number. If Prudential chooses to cash checks it has issued to its account holders without confirming the number on the check that s its business, but I should not have to pay for that negligence and lack of responsibility.

The letter I received also said my case is considered a criminal case and the Prudential investigation is closed. Therefore they will not reimburse me for my ($2500.00). I believe that they have a fiduciary responsibility to me and to their other Alliance account holders to be more responsible in the way they pay out on our checks.

Thank You
October 7, 2015
I have used the cash advance service when the XXXX did not pay XXXX for a month. The cash advance has helped me to try to make ends meet until my payroll becomes current. Discontinuing the cash advance service will create additional burdens for families in need.

October 7, 2015
I tried to pull money off of my credit card so I could pay a bill I have that only takes cash and it did nt work so I came in today and got a cash advance which gives me cash on the spot and made it possible for me to get that bill paid before it was late. I would nt be able to borrow from a friend so I m sure glad this was an option for me.

October 7, 2015
Bills or any kind of medical need is what I mostly will use the cash advance for when I m in a pinch. The cash advance is reliable, fast and easy. I really like it. With where things are in my life right now I choose this as my way to get the help I need.

October 7, 2015
The cash advance helps me out tremendously by helping me take care of things like a bill that may pop up when I least expect it. It great because it s simple to get and fast which means my problem is taken care of fast. If this was gone my bill collectors would just have to wait which means I d be slapped with late fees.

October 7, 2015
I will mostly use the cash advance for when I run low on groceries at home and I m getting my check in a few days. It s so quick and easy, no red tape. It keeps me from having to ask for a handout or go to social services. I like that it keeps me independent.

October 7, 2015
Being on XXXX I m on a limited income and there are times when it just does nt last tho whole month .... usually just by a few days and the cash advance helps me out for those few days until I get paid again. My sister actually let me know about this and how it helps here out when she needs help. Honestly, I do nt know what I would do without it.

October 7, 2015
I use the cash advance to help me out with bills and to make sure that I do nt overdraft my checking account. This is the only thing I have ever known that is affordable and helps us out quickly. I would be in a lot of trouble and things might get cut off if not for the cash advance.

October 7, 2015
I only use the cash advance helps me out with my rent now because reLly it s more than I can afford. I m in the process of moving to remedy this situation but for now it s helped me pout tremendously. There was also a time when I used it for a care repair. This is way better than trying to pawning something. To be truthful I would have been homeless.

October 7, 2015
Sometimes I run short and when I need help I always choose the cash advance as my way to stay ahead and take care of my bills or things like that. I do nt like asking my parents for help because they are struggling too. I used to do title loans but they got out of hand and were way too expensivefor my budget. With the cash advance its easy for me to pay back.

October 7, 2015
The cash advance is a vital tool for me in my everyday life when I have something come up and I need a quick short term loan to get me through a situation. I have no idea what I would do without it except start crying because it s such a big help to me because I do nt have any other options in my life where I can get this type of help.

October 7, 2015
The cash advance is such a great thing to have a it s me when emergencies come up. I recently had a car repair that came up exactly when my bills were due so instead of being late on my bills and getting late fees tacked on I got a quick cash advance and it solved all my problems in a flash. My relatives could nt help me because of the amount I needed so I m sure glad it was here for me.
I like to be able to help out my son every now and then and the cash advance makes it possible for me to be able to do that for him. There have also been times that I’ve used it to help me get my car fixed when I just didn’t have the money at the time to get it fixed. I really can’t understand why in the world the government would want to take this away from us. They should really stay out of this because nobody made come in and use this service, we use it because it helps us out.

Normally I use the cash advance to help me when I do not quite have enough money to complete paying my rent. I still use it sometimes for other bills too but really it’s my rent payment that I usually need help with. It’s never fun to try to borrow from a friend or something like that so I’m so very grateful that the cash advance is available to me when I need it.

Cash advances help me out in so many ways like if I have a bill that comes due just before I get paid or if I have an emergency situation that comes up and I need to get some quick cash. I really like how quick it is and does not require a credit check. I truly do not know what I would do without it.

If ever I have a bill that comes up just before my check comes in I’ll run and get a quick cash advance to help with that. I’m not eligible for a loan from my bank so this is it for me. I think it’s very fair and reasonably priced. It keeps me going when I need some help which is more than I can say for the bank.

Since I recently retired and my only source of income is my social security having the cash advance allows me to get by sometimes when waiting on my check. I would be homeless if I did not have this. I would be lost and I just do not know who I would turn to if this was taken away. I do not abuse it. I need it.

Having the opportunity of a cash advance has helped me assist with my monthly bills and able to support myself and family. Not being able to have this service will most definitely put a huge burden on myself and family.

The reason I use cash advances is because I do not make enough for my family of XXXX. I am the only one who works and after all the bills I normally stay without. Since I been using the cash advances I am able to buy food and other personal things that my kids would normally go without. These cash advances help so much and even if you use them once a month it makes the difference when you open your fridge and there’s food for your kids to eat. If they stopped tomorrow doing cash advances my kids and myself would end up not being able to buy food or even the little things that people do not tend to think about like shampoo or even diapers and wipes. Cash advances are a big help for me and my family.

The cash advance helps me to be able to cover my bills when I’m short. In other words it keeps me going when I’m short until my next check comes in. I used to use the pawn shop but they became so expensive and the cash advances are very reasonable. I would really be out of lunch if I did not have this to rely on when needed. I can tell you a lot of people would suffer.

We recently went from a XXXX income family to a XXXX income family since my wife was XXXX and the cash advance has been helping us along while she recovers. It’s been great to have so we do not fall behind on any of our bills. My bank asked for too much from me when I went to them so I’m grateful this was available to us when we needed it.
For the most part I'll use the cash advance to help me with my bills and groceries when I'm running short on cash. People I know do not loan money to anyone anymore so the cash advance is my only hope when I need help. It's very selfish I think that the government want to do away with this service. They just do not realize what is going on out here and they need to stay out of our business and just leave us alone. and leave the cash advance alone.

With me being on partial XXXX and can only work just so much the cash advance is a big help to me while my life adjustments are taking place. It's such an easy way to handle my financial shortfalls. It really does not make sense for the government to want to take this away when it helps so many people who may not have many options. It's a service just like renting a car. you pay a fee to use the car. I hope the cash advance stays with us because we need it.

When things get tight and I need just a little bit of cash to get me by, the cash advance is what I use to get me over the hump until my next check comes in. Mostly it's just a fast and easy way for me to catch up on a bill or something like that. It has saved me many times from having to pay late fees so it's a great help to me.

Whenever I get into any type of financial jams I will quickly use the cash advance to help pull me out of those jams. I can't think of anything else that's this affordable and fast when I need a short term loan. There are no other options for me at this time and to think that the government would even think of taking this away is ludicrous.

Helps me between checks in case of emergencies. If it was no longer available I'd have to give up buying groceries or skip paying bills. It's helpful for people who need a little extra and can't get a second or third job.

I just had a baby and the cash advance is helping me out with all the expenses associated with it. I can't borrow from anyone so this has been such a big help for me and my little girl. The government should stay out of our way and not try to dictate how I handle my financial situation.

I'll generally use the cash advance for bill paying issues that come up when I'm in between paychecks. I do not qualify for any other type of loan out there so this is is for me. I would have to borrow from a family member if this were not available to me so I'm glad it's here because I do not want to have to go to my family for help if I do not have to.

I use the cash advance for my major issues that has been going on like my XXXX. Things are getting better and it's sure been a lifesaver for me to have during this rough period of time in my life. If the cash advance stopped tomorrow I would not eat this week and would not have a place to live. Keep the government out of our business!

Sometimes I just do not have enough money to pay all my bills. This is where the cash advance comes in handy and bails me out and keeps me going until my next check comes in. I've thought about it before but I just do not have any other options to help me out when I need it.
Director XXXX XXXXBureau of Consumer Financial Protection XXXX XXXX XXXX XXXX.

A new policy brief released yesterday provides a state-by-state snapshot showing predatory payday and car title lenders increasingly moving into installment loans. The lenders are continuing to offer unsafe loans with excessive interest rates, which are carefully designed to trap borrowers in a cycle of debt they cannot escape, and actively seeking to expand into new states. The report highlights that just because lenders are making an installment loan, it is no guarantee that it is a safe loan. The report makes recommendations to regulators and policymakers to protect against harmful debt trap lending.

Whether we are talking about a payday loan, a car title loan or a high-cost installment loan, the fundamental harm is making a loan that a borrower cannot afford to repay. While many states have acted to protect their people from predatory payday and car title loans, this report shows that abusive lenders see installment loans as a new front. Regulators and policymakers should beware.

According to CRL, payday and car title lenders were offering installment loans in XXXX states in 2013. Today, they offer installment loans in XXXX states. Installment loans are structured to have multiple payments stretched out over significantly longer periods of time than traditional single balloon payment payday or car title loans. Despite this difference, CRL documents that these loans have similar characteristics including: a lack of underwriting, access to a borrower’s bank account or car as security, and excessive fees that create a pattern of re-borrowing. While the borrower may be hounded by a debt collector or wage garnishment once they have defaulted on their loan, lenders often have collected more than they loaned in the first place after only a few payments.

The report also documents recent state-level legislative activity, showing that many states have rejected proposals to weaken their state laws by allowing the creation or expansion of dangerous installment loan products, including those structured as open-end lines of credit. States must continue to enact protections, such as a 36% or less interest rate cap, inclusive of all fees and finance charges.

The report comes as CFPB is considering new rules to curtail abusive payday, car title and high-cost installment lending. It is vital that the CFPB’s rules ensure lenders assess a borrower’s ability to repay the loan without delaying or defaulting on their other expenses or creating a cycle of repeat refinancing. The report makes recommendations for policymakers and regulators.

Take time to review this report and give it the weight it deserves.

Thank you for the opportunity to bring this report to your attention.

Yours sincerely, XXXX XXXX XXXX, Executive DirectorGov. XXXX XXXX, ChairNational Governors
AssociationHall of the States XXXX XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX XXXX: (XXX ) XXXXXXXXXFax: (XXX)
XXXXXXXXEmail: XXXXXXXXXX Kansas XXXX: XXXXXXXXXX Faxon XXXX XXXX Kansas XXXX: XXXXXXXXXX Email: XXXXXXXXXX: Payday
and Car Title Lenders Migration to Unsafe Installment Loans XXXX
I have not used the cash advance in a long time but recently we had to get a new car because our old one died so the cash advance helped us out with paying our bills because we had to use our bill money for the down payment for our new car. We do not know what we would have done without it except I guess take the bus to work.

A lot of times I will get a cash advance to help me out with my bills. My power would be shut off for sure if this was gone. I think the government should concentrate on getting rid of those online traps for cash advances who basically steal from their customers.

In case I ever need some help with any of my bills especially the electric which seems to higher every year I use the cash advance to be sure that my bills stay current and keep things on. I cannot get any other types loans so it is important for me that it is always available.

I recently found myself to be homeless and the cash advance helped me get into a place by letting me to be able to come up with a down payment. For me this was the only type of short term loan that I could get and I am sure glad it was here or else I'd still be on the streets. It is just awful that the government would want to do away with this program when I know that it really helps so many people.

A lot of times the cash advance saves my life. I always use it when I'm short on my bills getting paid on time. It's been so nice because there have been times I needed a little more time to pay the cash advance back and they did not have a problem with it. I'd like to tell the government that when they want to take this service away it would sometimes be taking food out of my mouth literally.

If I get behind on my bills the cash advance is great for me. I have used it in the past too for car repairs. It's so much quicker and is immediate cash when I need it. I would have to go to the bank if it came down to the cash advance being taken away so I'm really hoping it does not get taken away because I do not like dealing with them.

I get paid every 2 weeks and sometimes I need help paying my half of the rent. It keeps me from having to pay any late fees on the rent and to cover the electric bill on the due. For me there are not any other options at this point in my life. I want the government to know that I really do not what I would do without the cash advance and they need to keep it available to people like me.

I'm trying to keep my head above water and there are some months where I run out of money because I do not get much in social security. So when I need some help I'll do a cash advance to see me through until my check comes in. It's been so helpful to me since my bank won't help me and to be honest if I was not able to use this service anymore I'd probably be living on the streets.
The very first thing that I need to say is that we never contacted anyone for a loan or made the attempt for either of the XXXX internet payday loans. We did not take or request loans. Actually XXXX listed loan is on XXXX, and we were on vacation in XXXX, Florida at the time. This was on a Sunday.

This has been going on for several weeks. This has to be identity theft! We have been hounded about XXXX loans that we (my wife, XXXX) was allegedly supposed to have taken out, payday loans on the internet. After refusing many of the robot calls from XXXX about the XXXX alleged loans, I called the contact number XXXX that was listed in the voice mail, to try and research the claim. She has not been answering calls that she did not have in her contacts. So I called, the number in the message. And that was supposed to link you with an agent to take care of you. We get XXXX or XXXX calls a day. My wife and my daughters cell phone are also getting calls.

I gave them the account number listed XXXX and was transferred to a XXXX XXXX. I spoke with him for a few minutes trying to get information. And after I did not confirm anything with him, he started giving me some info that he had, after talking and hearing my answers. He had XXXX email, social, work name and address, our bank of XXXX, our address, home phone number and cell phone number. I confirmed her email and social only after he gave it to me. I told him her email account is not used...

He said he had a meeting in XXXX minutes so he called back. When he called back, he told me the first loan, (turned over/sold to them?) from Triple Services LLC. First loan was for $970.00 acct # XXXX. Second loan, from Cardinal Management, is for $710.00 acct # XXXX. (I think I have the acct # and the dates and names linked.) He was trying to get me to offer to take care of this and get a lower price...

When he asked if I was going to take care of this now and I said not right now... All I was looking for was researching this issue. I did not tell him but I needed a way to be able to mail the company a DEBT VALIDATION LETTER. I asked for the name and address, and I mailed this certified mail with return receipt request, on XXXX.XXXX.XXXX What I understood him to say was C. R. M. XXXX XXXX XXXX, XXXX AZ XXXX XXXX We did have had payday loans in the past, but nothing in the wishy-washy time period he was trying to get me to say might be true... XXXX XXXX or XXXX XXXX.

Called today XXXX XXXX around XXXX XXXXI spoke with a lady at CRM and asked for information, and when I asked for XXXX XXXX and was put on hold for XXXX minutes.

I hung up and called CRM again. I spoke with a lady that told me that this is Compliance Risk Management, XXXX AZ XXXX. She gave me different information (dates for the loan) but confirmed CRM’s address for me. The first loan XXXX, Cardinal Management and the second loan, XXXX with Triple Services LLC.

My research is that the XXXX number is a clearing house phone number system. All calls are sent there and then forwarded thru to them.

Debt validation letter mailed at XXXX from XXXX Oh XXXX XXXX called on XXXX at around XXXX and asked if I was ready to take care of XXXX loan...

I told him that I am researching this and not until I got an answer to this issue...

I am researching at the FTC site for what I should do...

I think I need to call for any help that I can get.

My social security check sometimes does not make it to the end of the month and the cash advance will help me out with groceries. It is so convenient and nice to have as a backup situation and I can buy groceries just before I get my monthly check. Getting a cash advance is so simple and the cash is immediate. You do not have to jump through hoops to get one which is so nice.

I use the cash advance for added expenses like when I want to help out my family with either buying them something or if I just want to give them some extra cash to help them out. It is very convenient and the fee to get one of these is very affordable. It works good for me because it is short term and I can get exactly what I need and pay it back quickly.
The cash advance provides me with the extra cash I need for when I want to either buy something for my granddaughters or if they want to do something then I can pay for it for them. I do not get a lot from the government each month so this really helps me a lot. I can tell you that there have been times when I've also used it to buy food for myself when I've run a bit short a few days before I get my check.

I'm on XXXX and there are times when I may need a little bit of help the last week of the month before I get my next check. The cash advance helps me fill in the gap during that time and also helps me out when something unexpected comes up and just need a little bit of cash to help me get by. Banks do not make it easy and seems like they really do not want to help people so I'm greatful for this service.

I've been using the cash advance lately to actually get some of my stuff out of the pawn shop. This is so much cheaper than the pawn shop and when I'm done getting things paid off with them I'll strictly use this service in the future. The government would be taking away a lot of people's security if they stopped this which would lead to a lot of bad things happening.

Whenever I need help with any of my utility bills in a particular month when I might be short on cash I'll use the cash advance to be sure everything is paid and paid on time. My only other option would be to borrow from someone I know and for me I just do not like doing that.

The cash advance is really only used by me to help me out with my car payment and nothing else so far. I've found that the cash advance is much easier to get and with a lot less hassle then trying to get a loan from my bank where they want to know too much about me. I would be really hurting for money if I did not have this to help me out with my car payment. I know I would most likely lose my car.

The cash advance has been keeping me going when I have some bills that need some extra attention. I've gotten rid of my credit cards so I do not keep racking up more debt so really the cash advance is like my bank and credit card when I need helps with things. At XXXX it keeps my stress level down.

If I get behind on a bill or some kind of emergency comes up the cash advance is there for me when I'm in pinch. And now that the holidays are coming up I know I'll use it to help me out as well. This has just been such a wonderful program and I'm so glad that it's here and I'm really hoping the government thinks twice about getting rid of it.

My light bill just seems to be getting higher and higher and with me being on a very tight fixed income the cash advance has helped me mitigate that bill when it's higher than what I have budgeted for. I do not have anyone I can ask for help so I really do not know what I would do without it. I guess I just would not have electricity until I got paid again.

I use the cash advance for a specific reason. My bank is not all that close to me so instead of going all the way to my bank if I need money, I'll use Amscot and get a quick cash advance. For me it's worth the fee because it's so fast and convenient.

The loans help me when my girls in college have unexpected expenses. I can always get a payday loan to help them. I then can pay it back out of my next XXXX paychecks.

The loans have helped me make my trailer lot rent on time. It is always due between my paychecks.
The loans help make it possible to keep my bills paid on time.

More or less I'll use the cash advance to help with the things that come up from time to time like emergency car repairs. I have XXXX credit so for the most part this is my only option. It has helped me be able to continue to work and keep my bills. This make it so I can handle things myself and not rely on others.

The payday loans help when something goes wrong on the car or anything that matters.

The short term loans have helped me out tremendously with catching up on my bills.

I have XXXX jobs and am going to school and the cash advance helps me out a ton. There have been so many times that it's helped me avoid paying any late fees because it enables me to keep current and never late on any of my bills. I trust this type of service because they always work with me if I need a couple of extra days to pay back which I know a bank won't do.

The payday loan service is such a good help for me for keeping my bills paid on time. I'm also a grandfather and I like to spoil my grandkids a little so I'll use it for that as well. I like taking care of my financial business instead of going into my savings. It's worked really well for me and I'd like to think that it will always be here for me if the government would just stay out of the way.

I'm in the process of helping out my son who recently lost his job and the cash advance has been making it possible for me to be able to help out which is nice. The fact that it's easy and simple and isn't invasive on my personal information is what makes this so attractive to me.

I'll use the cash advance for so many things in my life it's helped me and my family so much throughout the years like if I have a bill I need help paying or just need to get some food for the house. This has been an easy way for me to be able to get the money I need quickly and without any hassles. If this was to stop then I guess I'd have to try to go back to work and at age XXXX it would be hard to do.

Cash advances help me make it to the next payday! If it was not for cash advances as a single mother would not make it till the next payday! Please do not take are cash advances away. I do not know what I would do if it was taken away!!!

The cash advance really fit in with my life perfectly. If I have a bill that pops up that I was not expecting or if I just want to use it for some extra money to go camping. This is so convenient and easy and it's just a wonderful option for me because I just do not like dealing with the banks. This is just another privilege that the government is trying to take away from the regular person out here.

I mainly need the cash advance to help me out with some of my bills when I'm short. If the government takes this away I will get some pretty heavy late fees or even worse have something shut off. I do not think it's fair that the government wants to do this. It's our choice if we want to use this service and they should just leave us alone.
The cash advance helps me get to the next pay day. When rent is due I am in a bind for the next two weeks I make a decent hourly wage but it still is not enough to pay rent, electricity, water, cable, buy groceries let alone children’s extra curricular activities. If the government was to stop pay day advances the average citizen would probably be homeless or without electricity...

I'm a retired veteran and the government does not really help me but I always know that the cash advance is there for me when I need help paying a bill or buying some food. I think the government has better things to do then try to take away something that truly helps people.

The cash advance comes in very handy for me to get by sometimes. I've had situations where we needed help with a bill or something like that and this service has been a godsend to me and my family. I can tell you that if the government decides to take this away then they better provide and alternative quickly.

Sometimes I need help with getting my rent paid or maybe my electric bill. It's nice for me to have the cash advance to fall back on in those times. It's really needed because I do not have anyone to lean on like I can with the cash advance.

I use the cash advance for my rent. I also use it for my light, water, daycare and cellphone. If cash advance stop tomorrow I will not be able to pay my bills on time and would not be able to support my family.

The payday loan helps me out with being able to stay on top of my financial obligations. It has also come in handy to use when I want to take a short vacation and just want a little extra cash on hand just in case. In the end, it cost more to bounce a check than it does to pay a minimal fee for a payday loan.

Every so often I get a little short on either being able to pay for something or to help with a bill and the cash advance allows me to be able to stay on course since I only get paid once a course. It makes my life so much easier to handle things when they come up.

I will use and get a cash advance for getting a bill paid that maybe I had forgotten about and makes my monthly check last a little longer than normal. The interest is not as bad as other things that I've checked into. If the government takes this away from me then I'll have to go and get a regular loan from the bank and I just do not want to do that.

I use the cash advance for temporary cash flow issues when unexpected expenses arise. Perhaps if traditional banks would be willing to assist their customers we would all be better served. Unfortunately that is not an option for most people.

The cash advance is like having a back up bank. Since my wife has passed away and things have been a little rough for me so I'm really so happy that this is here for me. This has been very convenient and handy for me and I only use it when I need it. I suppose if this were to be taken away from us I'd have to come out of retirement and go back to work which I'm hoping I do not have to do.

When times get rough and my check does not cover what needs to be paid the cash advance bails me out and helps me out in a flash. Banks do not loan just small amounts of money like the cash advance does. There are no other options for me as far as I'm concerned.
150930-000524  September 30, 2015  Sometimes I need help getting some bills paid because I get paid every 2 weeks and my bills do not always line up with when I get paid so the cash advance is a big help to me to make sure all bills are paid on time, no matter what the bill is. It’s really nice to have this because in the past I’ve overdrawn my checking account and got hit with a lot of fees so this is much more affordable than bouncing a check. For now this is the best option for me.

150930-000496  September 30, 2015  I’ve been a loyal customer of Amscot for the last 7 years, and. The only thing that. I have to say it’s only good things, this advances has help me so much when my husband passed away I neede it cash and. Quick and this. Was a life saver also it helps me with my bills when am a. Little behind. I. Love they are around and in all the places very convenient.

150930-000433  September 30, 2015  The cash advance for now is actually helping me pay off all my credit cards which kind of got out of hand so I’m getting myself close to being debt free by using this service. It’s helped me keep on my plan and make steady progress on my financial situation.

150930-000391  September 30, 2015  I use the cash advance for keeping me on track and my bills and for helping me with my rent payment. The fee is very fair and much better than using a credit card. It’s never fun to ask for money from the family member so for me it’s been a great help to me.

150930-000239  September 30, 2015  Specially I’ll use the cash advance to help me out with my mortgage payment or for car repairs when something has come up that leaves me short on being able to get them paid. If the government takes this away from us and me then there would have been times that I would have missed work because I did not have the money to get my car fixed.

150929-002063  September 29, 2015  Every first of the month all my big bills come due at the same time so the cash advance helps me supplement my income so that I can make ends meet. I’m a single mother with XXXX teenagers and they are always needing something. I really do not have any other options because I do not believe in credit cards. I just do not know what me and my family would do without it.
I received the fraudulent email below. I have taken out my personal information to protect me. Because of this email, I have put fraud alerts on everything.

Settlement Services

To: XX

This is to notify you that XXXX is currently in default under its obligations to FINANCIAL RECOVERY SERVICES in the amount of $1200.00. This is to notify you that XXXX is in default under its obligations to FINANCIAL RECOVERY SERVICES in the amount of $1200.00 as of XXXX XXXX and Social security number: XXX-XX-XXXX. This is regarding your payday loan. FINANCIAL RECOVERY SERVICES is a parent owner company of XXXX Internet paydays Loan Company. With all technical Proofs Company has filed a law-suit in the XXXX court house. You have to pay your outstanding ($1200.00) on XXXX XXXX, 2015 to stop all legal process.

Our client FINANCIAL RECOVERY SERVICES is a finance company claiming outstanding dues of a pay day loan provided to their client: XXXX. By administrative offset of monies payable by the government, providing us, Financial Crime Investigations a DIVISION OF FEDERAL CRIMES BUREAU, their legal representatives is pressing charges against XXXX XXXX regarding XXXX serious and hard allegations.

XXXX XXXX XXXX HAS STATED XXXX SERIOUS ALLEGATIONS AGAINST YOU AND THEY ARE: (1) VIOLATION OF FEDERAL BANKING REGULATION (2) COLLATERAL CHECK FRAUD (3) THEFT BY DECEPTION (4) ELECTRONIC FUND TRANSFER FRAUD.

You were clearly monitored, using your e-mail address (accurate email address was here) soliciting funds from a website, owned and operated by FINANCIAL RECOVERY SERVICES. The funds were deposited into your bank account utilizing an E.F.T. which stands for Electronic Fund Transfer. When they attempted to extract the funds back, the E.F.T. was returned constituting an electronic check.

So, Now, as of today's date, rather than chasing you for the money, they simply opted to write the money off, deeming it to be stolen and press charges against you today in your state XXXX.

Address: (accurate street city and zip were here) And the client have never paid that money back to the company & today the outstanding dues are ($1200.00), if you are ready to resolve this matter outside the court house but if once the case gets download in the court then it will add Late payment fees, Documentation fees, Penalty fees, Judge fees and Attorney Charges and Court House fees which may go up to $ XXXX. Under Section XXXX column XXXX the Company can collect the funds before three years of the contract as per the federal government s right to collect the debt first accrued, except as otherwise provided by law.

For you this means three things: Borrower s Name: Case File XXXX. XXXX PERCENTAGE RATE: The cost of your credit as a yearly rate 469.29% FINANCE CHARGE: The dollar amount the credit will cost you $ XXXX AMOUNT FINANCED: Amount of credit provided to you or on your behalf. $ XXXX OF PAYMENTS: The amount you will have paid after you have made all payments as scheduled ($1200.00). If you're on any state supervised probation or parole, you'll need to contact the officers and make them aware.

2. If you have any prior convictions including but not limited to worthless checks, grand theft or money laundering please be aware, they will treat your case as that of a habitual offender, as your state is a zero tolerance state.

I'll use the cash at times when I have an emergency that comes up and needs to be taken care of quickly. I think it's very reasonable and easy to pay back. I do not want my borrow from my family so it's been so helpful to me because I just do not want anyone knowing my business.

Usually the cash advance helps me out with some bills or if something comes up and I need money now and I know I'll have it in a few days. I do not have any other way or any other options and really usually only need a little bit so this has worked out prefer for me. It's really nice to have this option.
Most of the time the cash advance is used by me to help out with bills but today I am actually using it to pay my property taxes. I do not have much other options because I really do not have anything to pawn so the cash advance is truly my only hope in life.

The cash advance is such a handy thing to have when I am waiting on my social security check to come in. It helped me out with my electric, cable and water bill in the past. My only other choice would to be late on my bills if this was taken away so I am hoping that the government thinks twice before they make such a rash decision like this.

Sometimes the cash advance will help me out with some bills and sometimes after my bills are all paid I just want to have some money in case something comes up. I use this instead of putting things on my credit card because I know that it has to be paid off quickly.

Recently I have filed for bankruptcy and am still trying to get back on my feet. I have means to borrow from my family who has a lot of money but for me I like using the cash advance as not to put my problems on them. Things are getting much better and the cash advance is like my bank for when I need some extra cash for bills.

I used to get a trust fund check every month but now that it stopped I am in the process of re-budgeting myself so in the mean time I am using the cash advance to get me through this. It is so much easier than trying to borrow from my friends because that can get old and it puts a strain on the relationship.

Honestly I typically will use the cash advance to help me out with my rent payment in the months where there are 5 weeks in the month because I only get paid XXXX. So for me it s been a godsend. I do not know of anyway or anything else that s out here that can help me like this. It s so much cheaper to do a cash advance than to risk any overdraft fees from my bank.

I can tell you that the cash advance is the simplest, fastest and most affordable way for me and my wife to get just a little cash needed when we fall short on getting a bill paid. Anything else out there really is not an option for us either because of our credit or too expensive.

The cash advance helps me pay my bills and helps me with things through out the month and if we re to be taken away then I would be able to get the things I need to get me through the month.it would hurt people who need it and do not have it at the moment so my opinion nips to keep it because it helps out a lot.

I use the cash advance for bills and it helps me be able to pay my bills on time when I need extra assistance. If the cash advance was to be taken away I would not be able to pay my bills on time and my credit would end up being affected as well by it.

The cash advance helps me catchup with my finances due to being off XXXX. If the cash advance option would be taken away it would be very difficult to make ends meet during my off time.

Cash advance helped me out today because my new payroll company made a mistake and the companies checks were not deposited on time. Now I am able to pay what I need until my check is deposited and I can pay the advance back. If it were not for the advance I d be unable to pay my bills for the next few days.
There are many different things that I use the cash advance for. It's just a nice thing to have in my back pocket for if I have a bill or car insurance that I'm short on. The fact that the process for the cash advance is so simple and you don't have to jump through hoops to get makes it so very convenient. For me this is not only the best option for me it's my only option.

Most of the time the cash advance helps me when I have bills that come due before I get my next check. This way nothing is late and I stay in good standing with the people I owe money to. Bank don't lend a small amount and from times come up every now and then when I run a little short on cash to get a bill paid and the cash advance is what I use to get the bill paid so I don't get any late charges or risk something being shut off. The cash advance I much better for me then to go to a bank because they want a bigger loan and much more paperwork. What I can see the cash advance is the only way to get a smaller amount which is really all I ever need.

I've been having some issues with my budget lately due to some problems with my paychecks at work. I can tell you that the cash advance has been helping me out with keeping my bills paid on time while I get myself back on track. I can't borrow from my family so for me this is a lifesaver. I would truly be in debt if I didn't have this to fall back on because the added late fees that would happen would just put me further behind.

I don't get much on my monthly social security check and sometimes I run short just a few days before my check comes in and usually I will get a quick cash advance to tide me over so I don't have to borrow from any of my family or friends. I would be sad if the cash advance would stop because it keeps it really helps me out and keeps me independent.

The cash advance/payday loan helps me make ends meet every now and the. When I don't have anyone else to rely on this is my go to way of getting some quick help. The good thing about this is that nobody knows your business and you can handle thing by yourself. I can tell you for a fact that this works better than a credit card.

It depends on what the cash advance helps me with. It could be for help paying a bill it could be for groceries or for gas. I never really know what I'll need it for. I don't use credit cards so really I use the cash advance like you would use a credit card. My choices are very limited to I truly like the cash advance helping me out when I need it.
Hi at this hour i feel discomfort and so problematic because of my debt from a lending firm here XXXX. I am a XXXX and i had been a client of this lending since XXXX and i pay my dues regularly. until such time in XXXX circumstances pushed me to leave XXXX to try other field for work hoping that I can improve my financial status so for almost two years i was out XXXX. But sadly that just makes my finances grew bad. I was not able to pay my debt in which I left in XXXX accumulated owed of XXXX as regular loan and an Eloan of XXXX which I was not able to pay for 2years. So I decided to go back again XXXX to pay all my debts including this lending firm. After being hired again I did not fail to notify the owner of the lending firm that I am backed and even disclose to her my work station, I learned that my debt had grown from XXXX to XXXX as of XXXX XXXX. I go to her office to ask for atleast a discount if possible and try to tell her if I will just pay it monthly on my own capacity. But this creditor offered me XXXX reloan and a net proceed of XXXX of the loan. I turned it down because my purpose is just to pay all my debts to her. This creditor has reputation being a tyrant to all her debtors most are XXXX employees. She used to embarass her clients as if she is XXXX. Now kindly help me, I just want to pay my debt to her and I do nt want to be enslave forever for reloaning always. Now shes threatening me to go to my school and embarass me there. My point is I had done my part I submit to her to tell her I am willing to pay.

With my husband being the only one working now that I m not working the cash advance has help me and my family survive until I get another job. It s helped with all my bills, food and gas. We would probably loose our home if not for this service. It is terrifying to me to thing that the government would ever even think of eliminating this vital service that is such a necessity to me.

So that my bills do nt get paid late I ll get a payday loan to help make sure that nothing gets cut off or get slapped with large late fees. It s very easy to get and hassle free. I do nt have options other than this so I m telling you for sure that I d be in a lot of trouble if I did nt have this for help.

Cash advance are such a great thing. It does nt require a credit check or all the embarrassing question that come up with a regular loan. It s been a wonderful thing for me to have access to to help me out with my bills while I m waiting on my paycheck to come in. If this were gone I guess I d have to try to get a part time job but I just do nt have the time for that plus they are hard to find.

If I run short on getting a bill paid like my electric bill or even my rent payment, I ll get a cash advance to help me out. I ve been to, XXXX by some of my friends how this type of service can help people out when they are short on cash and it sure does. It s quick and easy and fits my needs perfectly. This is way better than asking my dad for money.

I use the money from my cash advance to cover my medicine that my insurance does nt cover. This equals about $ XXXX month. I can survive without so I would be hard pressed without the convenience of the cash advance.

The cash advance is used by me strictly for emergency issues that come up. It helped me with things that come up that are nt normal in my budget. I do nt have anything I can pawn so if this were to stop or be taken away from me I would be in a world of hurt. I ve developed such a good relay with the people I get the cash advance from and there is a lot of security in that.

Payday loan are my way of catching up on some bills whenever I fall behind.mit does nt happen often but it s such a great and fast way to handle any of my issues that come up. I really like the simplicity of it and it does nt require a credit check. It s not that I can get more hours at work so this is the simplest way for me to be able to get some extra cash when needed.
Mostly the cash advance is my way of taking care of emergencies when they come up. It could be a higher light bill than expected or anything that comes up and I need some help quickly. This is really my only choice. It’s very important to me to be able to pay all my bills on time so this program is a XXXX to me.

The cash advance helps me pay my bills. I do not know what I would do if it was terminated. Please reconsider your decision on terminating this program. I have chosen to use the cash advance because it was available at the time of need. I did not have to wait a day or two to receive it.

I’m juggling my bills right now because I’ve started a new job which is paying less than what I used to so the cash advance had been helping me survive until thing level out for me and I get on a new budget. I do not know of any other alternatives since my credit stinks and I do not really have any collateral. I would be in some real hard times if I did not have this for help while I go through this.

Cash advance has helped me out with some sudden expenses after payday when no money was left after bills were paid. It has kept me out of some tough situations. Cash advance has helped to keep my lights on, car fixed and numerous other expenses. It has saved me on more than XXXX occasion.

There are so many reason I’ll get a cash advance. It could help me with an unpaid bill, a birthday gift or just any kind of emergency that comes up. The reason I like it is because it solves problem fast. No waiting for some sort of approval and really the fee is more than reasonable. I can tell you that I would be devastated if this was not here for me.

The cash advance is such a wonderful way for me to make sure all my bills are paid on time when one of them happen to come up in between when I get paid. This has been the cheapest and fastest way for me to get the help I need. This keeps me from going to a loan shark or something like that. I suppose I’d end up pawning my jewelry so I’m so happy we have this. Do not take it away.

I’ll get a cash advance whenever I’m short on getting a bill paid for some reason. I never have much luck at my bank and plus this is a much easier and convenient way to get help because the cash is given immediately. Some of my bills would be late and the fees for them being late would be more than what it costs to do the advance.

I’ll generally use the cash advance to help me out when I may be short on cash to pay my rent or phone bill. I hate trying to get help from my back because most of the time they don’t want to help. I’m really mad that the government wants to take this away ... it’s just ridiculous.

When I’m short on my rent or a bill or even if I have a car repair the cash advance is there for me quickly and efficiently. I tried borrowing from my family but they did not have any money to help me. It makes me feel awful hearing that the government is sticking their nose into my business and making it hard for everyday working people.

The cash advance really allows me some breathing room in between when I get paid. Sometimes I just need a little cash for groceries or gas for my car so this affords me the opportunity to get by on those weeks when I’m short. This is really my back up plan. It provides me with financial security.
I was sold a mortgage refinance "bridge loan" by a Wells Fargo mortgage specialist in XXXX. I was told that it would be beneficial for my tax situation in the short term since I was a XXXX employee at the time and I would have a large interest right off for the year and that I would be able to refinance into much better terms after about a year, assuming I had the same or better credit scores. The terms were 40 years at 8.75%. Obviously, I would have never done this unless it was temporary. A year went by and when I went to refinance I was told tough luck your stuck with the ridiculous terms. My only recourse was to file for a modification. I was denied XXXX separate modifications over the next three years. Each modification application was arduous and painful and very time consuming. I was denied for the first application because I made too much income. I was denied the second because I did not make enough income even though I reported the exact same income as the previous application. The third time I was denied because I did not meet private investor guidelines. I was then told by Wells Fargo customer service over a dozen separate times that the only way that I was going to get a modification was to default on the loan. Imagine the bank telling me to stop paying the bank. I had never made a late payment on any credit I had for many many years at this point. I believe this is when either Wells Fargo or the bank purchased mortgage insurance without notifying me. I believe mortgage insurance was purchased and then I was told to default. I was then told my only option was to short sale. I asked what I should list the property for and listed it for that amount. I had an offer on the property 6 months later in excess of the listing price that was suggested by Wells Fargo. They shot down the offer and then told me to list it for XXXX more. I was told that the Mortgage Insurance company would not accept the offer. At this point I had been in touch with my state senators office, my state attorney generals office, the comptroller of the currencies office, and the office of the president of Wells Fargo. I never had Mortgage Insurance so I was surprised to here a Mortgage Insurance company was involved. I then learned that either the bank holding the note or Wells Fargo had obtained Mortgage insurance without letting me know. Then they turned around and said they had approved a modification but that my terms were way worse and the monthly payment had increased by around XXXX a month. Obviously, I was not going to accept the new and awful terms that were offered in their approved Modification. Then they tried to foreclose on me. I went to an attorney and it was discovered it was a bad loan. It was bad paper and the bank no longer held the note. A federal judge put a stay on my foreclosure. I was then offered XXXX by Wells Fargo in a settlement to vacate the premises and forgive the debt in XXXX XXXX. I vacated the premises and cashed the check. Strange thing the condo is still in my name in XXXX and Wells Fargo keeps sending me bills. I have lost well over XXXX and almost ten years later it has not been resolved. I have filed complaints with no joy and spent hundreds of hours trying to resolve and jump through every hoop imaginable. My credit has been destroyed for almost a decade. Consumer protection? I am sorry but there is no consumer protection. I have done everything in my power to resolve this situation with no joy. The whole thing has been a sick joke. And not XXXX banker, mortgage specialist or any XXXX of the XXXX of bad players got in any trouble. The consumer is the only XXXX whom is completely unprotected. If there was consumer protection I would have at the very least been contacted by XXXX of the many agencies I had contacted and been at least asked some questions. The whole thing has made me sick.

Every now and then the cash advance helps me fill in the gaps like when a bill comes due in between when me and my wife get paid. It's easier and quicker than trying to use my bank. I try to stay away from tapping into my XXXX because of the penalty involved. So it's really a no hassle way to solve my problems.

If I am ever short on a light bill or for rent I'll use the cash advance to help me out real quick. I will also use it for helping me out with the high cost of daycare. So basically if my friends or family can't help me that's when I'll get the cash advance. The stress level that removing this service would be out the roof for me.

The cash advance bails me out of many situations. Like today my granddaughter has an issue she needs help with and if she does not get something paid right away she will have to go to jail so I'm getting a quick advance to help her out. If I had more time I would have gone to the bank but I could not wait so the cash advance really helped us out.
The cash advance makes sure I m not cash poor. I have a strict rule to not ask family or friends for help so this not only works well for me but also keeps me independent. So now using this product I can have my bills paid on time and have some money left over. The government has to take a good look in how this is helping people and not taking advantage of anyone.

When I am low on funds the cash advance helps me take care of things in a flash. The cash advance is super convenient and really there is nt anything else I can do plus I do nt have anyone I can borrow from. So this has to stay around because I would be living on the streets if it was gone.

I usually will use the cash advance for car repairs. The cash advance really has helped me keep my car running on the road. The fact that I can get immediate cash so when things come up I can handle them quickly and affordable. The options that are out here are nt as easy as the cash advance.

If I m low on funds and have an emporium a bill that needs to be taken care of ill use the the cash advance to help me out and not have Ny late fees. I ve also used it to buy groceries when I was out of money and there was nt any food in the house. There really are nt any other options out here for people like myself. If this were to stop I absolutely would nt have any other recourse.

The cash advance has been a wonderful thing to have because I ve had quite a few car and home repairs lately and the cash advance has been such a quick way for me to be able to tKe care of them quickly. It s very convenient and fast so it solves these problems that come up quickly. My life would drastically change if I did nt have this to fall back on now and then.

Being on XXXX and just having a part time job to boot, I ve had a big drop in pay because I was making good money before my accident so the cash advance has been very helpful during this time while I get my finances adjusted to the lower income. I ca nt go to the bank because my credit is nt what it needs to be in order to qualify. I would really be hurting without this so I hope the government sees that and does nt try to tKe this away.

When my wife and I need help with some of our bills then the cash advance helps us out when we get behind or just want to get ahead. Everywhere else we tried to get help from requires good credit which we do nt have so if this were not around we would be lost and probably have our lights turned off many a time.

Cash advances relives my stress. My husband is XXXX employed and when the weather is bad he does nt get paid so this has helped us keep our bills paid on time. If we did nt have this our late fees would be large and put us even further behind so it s really been a big help to me and my family.

The cash advance for me is such a good thing to have when I need help with a bill or if something comes up and I just need to get some quick and hassle free cash to handle a situation. I can tell you that I m not sure if I would be able to survive if it were to ever be taken away from us by the government.

My wife and I both are on social security and with the way we get paid there are months when it s actually a week later than normal and the cash advance is used as sort of a buffer during those long months when there are five weeks in it. This type of service does nt hurt people at all ... it helps them and us so the go enshrouded really think twice before they make a decision.
September 23, 2015  I recently just got put on XXXX and I m still getting things adjusted to only getting paid once a month and so far the cash advance has been helping me along with this. I ve almost got myself in the position to where I wo nt need it but it sure has been great to have during this transition. I typically do nt need much so getting a regular loan is nt needed.

September 23, 2015  Sometimes little emergencies pop up and when they do I m able to take care of them in a timely fashion I ll use the cash advance to pull me through those situation.the simplify and ease of access is what I like most. I would have to turn to relatives if this were not for this and to be honest with you, I never want to have to do that.

September 23, 2015  I only use the cash advance when I m desperate for some extra cash or when I do nt want to put anything else on my credit card. It s fast and easy and I know I ll pay it back quicker then when I use my card. I usually only need help for a short term fix. So for me and for now this fits perfectly in my life. I hope this stays around for me because it really relieves the stress in my life.

September 23, 2015  If ever I m in a tight spot and need some extra cash quick, I ll use the cash advance to help me out. I ve heard about this from some friends and they raved about it and it sure was easy and hassle free. I much would rather doing a cash advance instead of putting things on my credit card.

September 23, 2015  I will normally use the cash advance for emergency car repairs. They usually come up when I least expect it so the cash advance is really great for things like this when they come up because it s quick and easy. It s really important to me to keep my car running because I ca nt miss work or else other bills would nt get paid on time.

September 23, 2015  I was helping out my daughter with some of her expenses so I got a little behind on my bills so the cash advance was helping me stay on track while I got caught up. A friend had told me about this service and it really has helped me out a lot. My only other option would have been to borrow from a friend but I really do nt like doing tha.

September 23, 2015  With me living only on what I get from social security and I have a lot of medical expenses so the cash advance helps me out with all my bills when those medical issues are more than what I ve planned on. I choose to go this route rather than borrowing from my family. I just do nt have many option in my life right now so I m happy to have the cash advance to keep me going when I need help in a particular month when expenses are more than what I bring in.

September 23, 2015  It really depends on what bill I may need help with when I use the cash advance. It could be for my car insurance, my life insurance or light bill. This is the only thing out here that fits my needs because I usually do nt need to borrow a lot so this has been really good for me. Plus, my credit is nt so good so I m not sure of any other way to get any kind of help like this when I need it.

September 23, 2015  I ll mainly use the cash advance for my electric bill but every now and then I ll use it to put gas in my car and even for groceries. Being on a fixed income there are some months where there are 5weeks in the month which will tend to put me a bit behind. I do nt have the ability to get a loan from the bank due to my poor credit. It s just so disappointing to hear the the government is getting in the way with something that really helps so many people.

September 23, 2015  With me being on a fixed income there are times when a bill will come up and I may be waiting for my monthly check to come in and when those times come up its so nice to have the cash advance to fall back on. This has been the only option that I feel comfortable with. Plus, there really is nt anything out here that is this convenient and fast and very affordable.
Sometimes something will come up that's out of the ordinary for me and I need just a little bit of money quickly to get it taken care of, so the cash advance is my quick fix to be sure something doesn't get out of control. I do not have to use it often but it sure helps out when I'm in a pinch. I never have difficulty in paying it back and it's really very convenient.

I will use the cash advance for so many things like for my insurance, utility bills and really for anything that comes up and I'm short on cash to get it taken care of. I'm trying to get a part-time job so that maybe these emergencies will not happen as often but the cash advance sure is a great thing for me to have available to when I just do not have the cash now but will have it in a few days.

XXXX XXXX with Northwest Recovery and associated called my phone, my former work place, and my sister's husband's phone to say that I owe for a loan that I NEVER took out from Midland Financial back in XX/XX/XXXX. The information he provided to me that was on that "loan" was an address that I moved from in XX/XX/XXXX, bank company that I have not banked with since XX/XX/XXXX & a former work place that I resigned from in XXXX! XXXX XXXX advised me that they will continue to sue me and that I will have a warrant out for my arrest. I asked him to give me the phone number to Midland Financial, he claims he can not as he is protecting his client. And after I told him that I will not pay XXXX because I do not understand what all this is - he hung up on me.

The payday loan was obtained to pay my electric bill. They were very helpful and I was able to keep my electric on.

The loans have helped me in times of crisis like when the car breaks down or extra school supplies or books are needed. The loan is easier to pay off with the extended loan period.

Payday loans make it possible to keep up on my bills. I do not know what I would do without them being available.

The short term loans help me with monthly bills that are due before my paycheck arrives. I do not get stuck with late fees that are much higher than your fees.

Payday loans help me get by with bills and everyday expenses when my check is not enough. The nice people helped me understand the loan process and payments.

With me getting paid every two week there are times when things come up and I need to have some extra money to help me out for whatever I need this cash advance program to get by at times. I am so mad that the government want to eliminate this service for us out here. I can not believe they would do this! Has not he govery taken away enough from us all ready? This has to stop and stop now!!

The biggest thing I use the cash advance for is when I have a month when I'm short in getting my rent paid on time. The cash advance definitely has pulled me out of some jams and without it I really do not know what I would do. I just moved here and really do not have anybody I could borrow from quickly so it's been so nice to have this as my backup when I need it.

If ever I have a bill like rent or my electric bill that I need help complete the payment for my husband and I use the cash advance for help. If we did not have this we would struggle big time because there really is not anything out there that can help this quick. We appreciate this service because it make it so we do not have to ask our family for help which is a huge thing to us.
I've been using the cash advance for years now when my paycheck gets messed up which happens to me quite often. If I didn't have this to help balance things out for me when that happens I would probably be homeless. This has been and amazing help to me and has relieved so much burden for me.

The cash advance is used for me to purchase things when they go on sale and I might not have the money at the time, kind of like a credit card. I'll also use it to help out with bills every now and then. This service was recommended to me by some friends of mine who have used it in the past. It's been a great tool for me to have when I need some extra cash.

I received a phone call from XXXX XXXX XXXX XXXX. They stated they were with Debt Consultants and they were contracted by National Payday for a $300.00 loan I allegedly took out in XXXX 2012. I took no such loan out. They had my social, old address, old bank name, and DOB. They claim I need to pay them $1600.00 or I would be facing criminal charges for $3600.00. The phone number they gave me to contact them back was XXXX ext XXXX ( XXXX XXXX XXXX. The story does not add up. I believe this is a scam, phone fraud. I do not know what to do with this.

Sometimes I need a little extra cash to help me float my money until my next check comes in. I'll normally use it for my bills or everyday living expenses. It's cheap and easy to get and I like that I can pay it back quickly. At the moment this is my only option. I do not use it much but it's quite handy when I need it.

My power bill has been really high this month and the cash advance is helping me to get it paid today. Right now my wife is not working full time so when any bills come up that are over what we're ready for this is a good thing for me. I do not want to pay late fees or risk having my electric shut off.

When we've used most or all of our money getting our bills paid there sometimes is not enough left over for food and gas and things like that. We did not need anything large like you would have to get from a bank, just something small and short term. If this service was gone I suppose we would be forced to get something larger from a bank but it really should not come down to that.

I've got XXXX kids and with all the things they need and school supplies, field trips and everything else, the cash advance is there for me to make sure they get what they need and it does interrupt my budget. This works for me because my credit is not so good so the bank is out of the question. I would not be able to pay my bills at times without it.

When I have bills due before my next check comes in or if I need a little extra money for something that comes up, I'll use the cash advance because I do not have any family that has any money so this is my best and only option. I have a bank account but my credit is not good enough for them to help me out.

I use the cash advance for food. With how expensive everything is I have times that I need some extra help. This keeps me from having to ask for money from my daughter. I would have to probably sell my house and move in with my daughter.

I'm on XXXX and really live from paycheck to paycheck and the cash advance is truly our way for survival at times. It keeps our head above water and able to pay bills and eat. I can't get a credit card from my bank so in reality it my only option. Being that I can't work anymore I'm so very glad it's here for me.
This is my first payday loan and I’m using it to help me out because I just started a new job and only am getting paid 2 times a month instead of every week like I’m use to. So it’s just helping me out during this pay transition. I chose this because it’s just the easiest way to get help because I do not do pawn shops.

Sometimes we need a little cash to get us by until our next check. It could be used for a bill or just gas for the car while we wait on our next check. It’s just makes me so mad that the government is once again trying to hurt the little people out here by getting in the way and trying to take away a huge tool that hurts nobody.

Even though I have a good job and make good money, there are times when I run a bit short on being able to get my bills paid and the cash advance is my special helper in keeping those bills paid on time. I can’t borrow from anyone else so at this time it’s the only way I can get help when I’m in a bind.

The re have been times when my paycheck has been less than what it usually is and I will quickly go and get a cash advance to smooth things out for me and help me pay my bills. There really is not anything else like this out here to help the everyday person to get some quick help every now and then. Let me tell you that my life would be so much harder without this service.

I do XXXX and there have been a few times when I’ve needed some help financially because I didn’t get paid by someone or work was a little slower than I had expected. I never need anything big like you would have to get a bank so the small amount I can get with the advance works perfect for me.

My car is in the shop for some major repairs and the cash advance is helping me right now be able to pay for a rental car while it’s being fixed. I really only use the advance for when emergencies pop up. I do not know of anything else that can help me out so fast and easy.

In order to make sure that my bills are paid on time and avoid late fees I’ll sometimes use the cash advance to make sure all bills are paid on time. It’s also great to have in emergency situations come up. I would definitely have many problems in my financial situation if this would be taken away from me.

The cash advance has been very very helpful for me and my husband. We have been is quite a bind lately and it’s been such a blessing to have this to help out when we’ve needed it. I’m trying to budget things better but for now it’s just such a big help. It needs to be around for people like me because some of us do not have any other options.

I primarily will use the cash advance to pay a bill or something like that. I only get paid once a month and sometimes just the smallest thing can come up to throw my tight budget off. The fact that it’s so easy and does not have anything to do with credit is a big plus. It’s always been such a good back up for me and I really count on it.

The cash advance allows me to either have some cash I might need after all my bills are paid or even to help me out getting XXXX those bills paid. It really provides me with a quick, easy way that is confidential to take care of my financial needs when they come. Personally the cash advance has been a big help to me and helps keeping my stress level down.

Sometimes I get a little behind on my bills or I need to buy some extra food for the house or even diapers for my kid so the cash advance helps me out in all those situations when they come up. It’s so fast and really helps me out quickly which I like. If this were ever taken away I’m quite sure that my life would change for the worse.
Cash advances helps us with absolutely everything from to electric or even car repairs. It’s so convenient, no hassle, no credit check and it’s fast and gets us the money we need when we need. Having this has made it possible for us to stay here in the states. If this was gone we would probably move back to XXXX XXXX.

The cash advance is really like having a loan from my bank without all the paperwork and credit restrictions. I use it to help me pay my bills when I do not have enough money to get them all paid. I would be in a big hole and taking away the cash advance would really affect me in a negative way.

Sometimes we just need a little cash to get by. We are about due to get a settlement and when it comes in we won’t need this service unless something comes up. It’s been huge to our family to have this as our back up during this past year. I’m hoping this will always be available for us and other people both now and in the future.

The cash advance is helping us get by until we figure things out. This has been great for us because we kind of got over our head with buying things so we are in the process of selling some things and getting our budget back on track. So far now, the cash advance is helping us stay afloat.

There are numerous times that I’ve used the cash advance from car repairs, food, bills or anything that comes up. I can’t use my bank because they only want to loan me a large amount and I never need that large of an amount. There are no other option out here that can take care of things this quick and easily.

I’ve used the cash advance in the past to take care of a ticket I got but mostly it’s used to help me out with my bills when I do not have enough money to pay them at the time. It was so quick and easy and it really helps me out. I’ve thought about it before and really this is the only option that fits for me.

We only use the cash advance for when something comes due before my next payday. For today, I’m using it to put a quick down payment on our new place to live which is due now but we do not get paid until next week. We didn’t need or want anything long term from a bank because that just wasn’t necessary.

You name it, that’s what I use the cash advance for. It’s been a big help for me and my family because my wife lost her job and so for now my income is all we have to work with. I know for a fact that my eclectic would have been shut off if we did not have this to bail us out. If the government takes this away, what is the government going to do to help me out?

The cash advance helps me with all my utilities when I need help getting them paid because I home school my kids so we need to be sure to have everything working and turned on. It’s so easy and hassle free. My choice to handle things this way is because it’s short term and it’s reasonable for me to be able to pay back quickly.

Sometimes I use the cash advance to help me with my utility bills and sometimes use it to send extra money to my family in XXXX. I’m a private person so instead of going to somebody this way I can keep things to myself. It’s hassle free and take care of my needs quickly.

Sometimes I use the cash advance to help out my daughter when she needs help. If she does not get help from me then she and her kids would be out in the street. The cash advance is perfect to handle my quick need to be able to help her out. The bank takes too long and the cash advance is immediate.
I used to get paid every week and just recently they changed it to every other week so I'm trying to get adjusted to my new way of getting paid. I heard about the cash advance through a friend of mine and I'm sure glad he did because it's been a big help to me. In hearing about the government wanting to take this away really makes me sad because not everyone has good credit so the cash advance helps me and a lot of people I know.

I'm a widow and do not get much money from the government and my funds to have available each month is very limited. I have XXXX and have many medical bills that come up and the cash advance has allowed me to be able to get my medications. I would have to not get some of my medications and really would not survive without it. Please do not take it away!

Cash advances have helped me out from time to time for about a year now. It's helped me when I'm short to pay my rent and car payment. I know that this is more convenient than going to a bank for a loan and really less expensive for me because it's short term. It's so unfair that the government want to eliminate this because it really is a lifesaver to me.

I only get XXXX check a month and still have kids at home being on XXXX my funds are very limited. I just had some unexpected medical expenses that have come up that I have not budgeted for and the cash advance has been a big help to me and my family. Life is tough enough as it is and it's just horrible to know that the government would want to stop something that is so important to me. I need this ... do not take it away!

My experience with Castle Payday has been a very bad one. What I thought was a quick and easy loan from this predatory lender turned out to be a trap when I called to pay off my loan. I was shocked to learn that the company charges interest at prohibitive rates. I had taken a ($600.00), and agreed to pay, what I considered then, was a one-off ($150.00) in fees. To my horror, the lender insisted that I pay ($300.00) plus the ($600.00) that I borrowed if I want to pay off the loan. Having listened to President Obama speak publicly against what he described as loan sharks, I knew I was in trouble. I desperately searched for information with a view to seek help as quickly as possible before I become saddled in a spiral and perpetual debt.

I found useful information from the Consumer Financial Protection Bureau website and wasted no time in filing a complaint for their intervention. Their timely and prompt intervention saved me from the jaws of this predatory loan company. The company has frozen all charges and fees and spread the payment of the balance ($450.00) (the lender had earlier withdrew ($150.00) from my account) over two months. I accepted the company's 4 payment schedules of ($110.00) bi-weekly.

I've been very lucky to escape the pangs of this predator, but there are thousands out there who are not so lucky, and who may be suffering in silence. I call on them to seek help.

My advice to others? Please do not take a loan from a predatory lender. You will live to regret it. As for me, I'll never take a loan from these loan sharks; not even if I face financial hardship, and I'm desperate.

When I need help with bills XXXX for daycare, I'll get a cash advance to help me with those so I don't have any late fees. It's been great to have as a back up plan for when things are tight and I just need a little bit to get me by until my next check.

The cash advance has helped me out recently because I just put a big down payment on a car and it needed up leaving me a little short to get my bills paid. In general it really help me out when life's little unexpected things come up. I've found that this is the most convenient and easiest option out here.
Mostly the cash advance helps me pay my car note and credit card bills. It’s never fun to go to family for money and ask for help. This allows me to take care of things myself and be independent without bothering anyone.

Usually if there is some type of emergency that comes up and I need to get some cash into my checking account right away, the cash advance is what I’ll use to do that because its immediate and can help me solve the problem quickly. Credit card advances are too expensive and loans take too long so this is really the perfect match for me.

I’m in the middle of building my own car and the cash advance is what I’ve been using when a part comes available and I don’t quite have the money yet to get it. It’s great because it’s really quick which I need because parts are only available for a short period of time.

I’m going through banks right now and the cash advance has been helping me pay for that because I’m trying to get myself back on track. Being that my credit situation is a mess I’ve been so happy to be able to have the cash advance to truly get me back to where I should be.

I needed to make a car payment and my family could not help me out. They suggested I get a payday loan. It worked out to be an easy process and sure helped me. I was able to pay back using my next XXXX paychecks. I will keep in mind if in a tight spot again.

When money is short between pays the short term loans help. I used XXXX recently for a new car battery.

Unfortunately I got a traffic ticket. This was not in my very strict budget so I had to get a short term loan to cover it. I will be able to pay out of my next XXXX paychecks.

Basically I use the cash advance to help me have some extra cash for when we take some trips every now and then. The thing I like about it is that it’s quick and does not require a credit check and all kinds of paperwork and approvals. It’s been so convenient for me and my wife and quite frankly I’m really glad it’s a round and available to me and my wife.

For me a lot of my bills are due in the first of the month and sometimes I’m short but know that I’ll have the cash just a week or two later so this has been really convenient. I looked into a pawn shop but they were way too expensive and quite the hassle.

When I need help with my car payment or large bills when I run short on cash I’ll get the cash advance to help me while I wait on my next check. My only other thing would to borrow from my parents but really, that is not an option for me. Cash advances not only help me but a lot of people I know. It really makes no sense to me that the government wants to shut the cash advance down. Why would they want to do that? They just need to leave well enough alone and let us be out here in the real world.

Being a XXXX, the cash advance has helped me out during the summer when I don’t get full checks because my pay, even though I’m not working in the summer, is spread out. Plus being recently divorced and with my ex messing up our financial situation things have been tight. But I always knew I can count on the cash advance to bail me out.

It really depends on what bill is lagging when I use the cash advance. It could be for my cable bill or even my rent. I really never know what it will be until it happens. It’s so fast for me to get and takes care of my needs in a flash. It’s my choice where and when I get help for myself and the government should stay out of it.
Cash advances help me level my bill paying out because my bill never seem to line up with when I get paid. It eliminates me from having to borrow from family who wants it paid back right away. It would cause a snowball affect if this were taken away by the government because I would accumulate a lot of late fees which would take longer to be paid back if at all.

Whenever I need help to catch up on some bills both me and my girlfriend will use the cash advance to help us get all caught up and quick. We really like it because it does nt intrude into our personal life. All you need is a steady job, checkbook and I d. How more simple can it be. If not for this we would have probably ended up at the pawn shop.

I ve been having some air conditioning problems and my electric bill has XXXX so the cash advance has been helping me keep up with it until I get it fixed. It was the quickest fix for me and helped me keep it from being shut off while I ve been dealing with this issue. It s really helped me keep from having to borrow from a family member or friends.

I had some speeding ticket issues and thank got for the cash advance. I would have probably lost my license and missed work and then been fired if not for the advance. My bank would have taken too long to help me and this service is really fast. I m starting to get back on my feet so it s really been a big help to me.

The cash advance helps me out so much when those times that come up and I m short on cash and nobody has anything for me to borrow and money. I ll use it for absolutely everyone my life. My life would be so very hard if I did nt have this type of help and actually it s been help me save money in the long run by not paying any of those late fees.

Mostly I use the cash advance to help me pay my rent when I run just a bit short on getting it paid. I ll also use it to buy food for the house when after all the bills are paid there is nt enough left to buy it. I m a XXXX vet and do nt get a lot of help and sometimes it just does nt go far enough so it s really been a wonderful thing to have at a moments notice to get the help we need.

When I need help with bills like my car payment or my cell phone bill, I turn to the cash advance for help. My friends had told me about this and it s been a help ever since the first time. I already owe my relatives some money so I ca nt go to them so this really works well for me.

The cash advance has been really a good thing for me to have around when I find a good deal on something and I just do nt have the cash at that time. I also use it for extra cash when I go on a vacation. I could go into my savings but I do nt want to touch it because I never know if I might not put it back in. I used to use the pawn shop but now I use this because it s more affordable.

This year I ve lost XXXX family members and I would have been lost without the cash advance to help me be able to go to all the funerals. I had a friend of mine that to, d me about this and how well it help him out. I would have probably lost my car and been kicked out of my place if I did nt have the cash advance to fall back on when I m in such desperate situations.

There are time when I run myself a bit thin on my money and the cash advance has helped me immensely to keep my bills paid on time. I recently just started a new job that was supposed to give me XXXX and they have nt done so yet so I ve been struggling a bit. I do nt want to pawn anything because that is really expensive. I do nt ever want to go to my family for help because I wNt to take care of my problems myself.
Lately I’ve had a lot of hospital bills that have come up because of my health situation and I’ve been using the cash advance to be able to stay on top of them. It’s made it possible for me to not have to ask any of my friends or family for help. It truly makes me mad to hear that the government would get in the way of having access to a short term loan.

I’ve been using the cash advance lately to help out my son because he has had quite a number of vehicle repairs lately. I actually tend to use this service more for the convenience than anything else. It’s so fast and can be gotten after the banks are already closed which is a big deal for me.

We are on a very fixed income and sometimes we just do not have much left over for food and incidentals so the cash advance, at times, is what we use to get through the month. The reason we choose this is because we new we would be able to get the money and help we needed fast. We would have probably starved of not for it.

Recently the cash advance helped me be able to go to my sister’s funeral. Nobody in the family was in a position to be able to help out when this happens so I’m extremely grateful it was here for me. It worked out great for me because it was so fast and they made it so convenient. My only other option would be to take money out of my XXXX but I would have been penalized big time if I did.

I get paid XXXX and there are times that I may forget that I forget about a bill and I’ll use the cash advance to help me out. I do not really have anyone I can borrow from when I need some extra cash quickly. I would be in such a bad situation if the cash advance was taken away. I do not have to use it often and usually it’s not a lot so I just love this service.

When things come up in between paychecks like an unexpected bill or a house repair, the cash advance gets me through until my next check comes in. I’ve made the decision that I do not want to ever use credit cards again because it really got me in trouble in the past. If the cash advance were taken away I could probably make it but it sure is handy to have to make life easier.

The cash advance allows me to stay flush with cash so as not to have no money at all after all my bills are paid. This is way more convenient than using a bank to get a loan or one of their high interest credit card. If this were taken away I guess I’d just have to find another way to get by but for now this really works well for me.

Since my pay is so erratic I use the cash advance to help me keep my financial situation like with my bills paid on time and hope avoid any type of late fees. It’s always a quick and easy process and does not involve any credit checks which I like. If this were gone it would be a huge stress in my life because it’s just such a great thing to have as a back up when I need help.

Normally we use a cash advance to level our paycheck situation out because our bills never seem to line up with when we get paid. We made the decision to go this route instead of getting a larger loan for a much longer period of time because we do not always need help and when we do it’s usually just a short term need.

Sometimes I use the cash advance for when my pay is short or if I want to go away for the weekend. I do not know of anything else out here that is fast, convenient and can help me the way the cash advance does. I was very shocked the government would even consider taking this away when it just helps so many people … including me.

The cash advance help me get a head start on getting my bills paid every now and the. I do not want to go to a pawn shop and risk loosing any of my things. This is extremely convenient and is short term and helps me out when I need it.
My sons hours got cut and for now I m using the cash advance to help out my son so this has been the only thing we can do to get by each month until his job situation gets corrected. We would be homey without it. It s just awful that the government wants to I trude into our live and try to dictate to me an other what we can and can do to help ourselves. 

I ll use the cash advance to help me pay bills such as my mortgage and utility bills. Only use it in an emergency situation because it s fast and solves my problem right away. I ve gone to me bank before for help but they would help me at all because I do nt make enough money and they say my credit is nt good enough. So the cash advance is really like my own bank. 

The way I use the cash advance is to help me get a little more help in my monthly check for things that may come up when I m short like groceries or medical bills. It really relieves my pressure when I have things coming down on me financially. So when I need help XXXX and the cash advance is huge for me to have available. This is my choice to handle my fanancial situations and I think the government should stay out of it. 

My XXXX check for the month pays all my bills and then there s nothing left for 2 weeks so i supplement my income some times with the cash advance. Everything is so expensive now and with kids always needing something there sometimes is nt enough for groceries. It s such a quick and convenient way to handle everyday small emergencies that come up. 

Sometimes I get slammed with a bunch of bills that happen all at once so the cash advance has helped me avoid late fees by keeping my bills paid on time. With the rainy season XXXX it s been a tough few months with all the rain. I could go to my parents for money but man I just done want to do that. It s much better for me to be able to help myself instead of asking other for help. 

My social security falls in the middle of the month and some of my bills are due in the first part of the month so the cash advance has helped me at times when I need some help getting things taken care of and to XXXX lifestyle. I m trying to look for part time work XXXX and so this for now is my only recourse for help. With the cost of medical now a days I need this to stay around for me because I do nt have anyone else I can rely on. 

I ve use the cash advance in the past to help me out when I m in a pinch. Some weeks are good for me with my pay and some weeks are nt so it s fantastic to know that I have the cash advance to fall back on if I should ever need. Finding out that the government wants to take this away or even slow it down I think it s horrible. 

Sometimes what I get in my monthly social security check does nt cover my expenses so when I need help I turn to the cash advance. Mostly I use it for my electric bill this time of year but have also used it for food and my car insurance. I tried to get a loan from my bank but they could help me so it s been such a good thing for me to have the cash advance for help when I need it. 

I usually use the cash advance for medical reasons. I have XXXX and this helps me out with all my co pays. I get a small pension and sometimes my medical bills are more than what I can afford at the time. It s much easier cheaper I think then trying to use a credit card. This program keeps me from having to get a credit card.
With me being on a fixed income, the cash advance allows me the flexibility to have a cash reserve when I need some extra money to help out with things. I think the fee to use this service is extremely reasonable and it's easy to pay back. It's great help to me and my family and helps us out when short term cash is needed. It's always there for me when I need it.

Basically cash advance has helped me and my family get out of a rut we were in because we had a number of unexpected expenses that came up. So the cash advance helped us keep our bills paid on time until we got back on our feet. It also helped me get my daughter ready for school with supplies and clothes.

Cash advances help me out when I have some end of the month bills that still need to be taken care. My daughter is actually the one who recommended it to me. She was right when she said how easy and quick it was. I know if the government ever took this away I would be in big trouble because for a woman my age I just do not have any alternatives.

Dear CFPB, I am writing this to ask you to reconsider your proposed regulation limiting payday loans to XXXX per year. I understand that you do not want people to be trapped in a cycle of debt. However, I think your proposal fails to take into consideration those of us who have been burned by banks and needed to turn to a payday lender. I was a depositor with a major bank, which wound up charging me $120.00 in overdraft fees after I had made a few minor purchases on my card, to the tune of about $15.00. This began a downward cycle for me, as I was in deep trouble at the time during the recession, and eventually lost my privileges at the bank. I turned to a payday lender, who have helped me out numerous times and treated me much more fairly than any bank I've ever used.

I understand why you think such companies are predatory, but what many people who make a lot of money fail to realize is those of us who do not want people to be trapped in a cycle of debt. However, I think your proposal fails to take into consideration those of us who have been burned by banks and needed to turn to a payday lender. I was a depositor with a major bank, which wound up charging me $120.00 in overdraft fees after I had made a few minor purchases on my card, to the tune of about $15.00. This began a downward cycle for me, as I was in deep trouble at the time during the recession, and eventually lost my privileges at the bank. I turned to a payday lender, who have helped me out numerous times and treated me much more fairly than any bank I've ever used.

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Thank you.

The cash advance helps me out usually when all my bills are paid I run short on having some money for the everyday things like food, oil changes etc ... financial institutions are way too slow for my needs. The cash advance is quick and easy. It's helped me out so much and it would just be a shame to see it go away.

The cash advance helps me out when after I get all my bills paid for the month and there is not much left over for food. I used to get food stamps but now I get too much they say from social security so that was taken away from me. It's really great, come in, get the cash you need, and go!

Typically the cash advance has helped me with paying for my golf membership. I'm on a fixed income and enjoying my life now and this has allowed me to be able to follow my passion in the later years of my life. This really just gives me the cushion I need now that I'm retired.

The cash advance has been helping me dig my way out of a hole I put myself in. I forgot to pay my car note a couple of months ago and thought that I do so I'm trying to play catch up trigger now. It's been a lifesaver and get us back up and running. I really enjoy this service because it's always there for me.
Mainly the cash advance helps when things pop up in life and I just need a little extra money. Mainly it’s bills but really it could be for anything. It’s so quick to get and takes care of my needs right away. I do not have to use it often but it sure is handy when I need some help.

If I have a payday that is messed up or I’m short on a check the cash advance is such a great help for me and my wife. It’s has saved us from so many late fees having to pay so really in the end it has actually saved us money. I know a lot of people who use this when they need it. It’s fast, easy and I think it’s been a privilege to be able to get this type of help when we need it.

There were times that I was not as financially stable as I am today and if it was not for the cash advance I would not have eaten. I did not have the credit to take out credit cards and if I did I would not have had the money to pay them. The government would be hurting more Americans then they already are so I hope they stop treating people like numbers and leave this benefit open to us … many depend on it.

The cash advance helps with all sorts of things such as car insurance or any bill that had maybe slipped by. Usually when all my bills are paid, I do not have much left over for everyday things so it helps with that as well. I mischief rather do this that put things on my credit card because the interest rate is much higher.

I recently had XXXX and the cash advance has been helping me keep my bills up to date while I recover. I get a small pension but with the extra XXXX bills that have popped up this service has been a blessing to me. I would basically be out of luck and even kicked out of my place I live without it.

I’m only working part time right now and I have some XXXX work that needs to be done so for now the cash advance is helping me out and stay a float while until things level out for me. It’s so sad to know that the government would try to basically hurt people who need help. This program I know for a fact helps a lot of people in need, not just myself.

I generally use the cash advance for purchasing the book I need for college. It’s much easier to do this than to go to a bank. I’m trying to stay debt free with school so this enables me to more or less pay as I go. This has helped me not be broke and still be able to pay for school.

With the way my bills come the cash advance helps me level things out. My electric bill has been so high this year and this has been such a huge help to me especially since my credit really is not good enough to get a loan from the bank. The government would just slam the door on my life if they took this away from me. It’s a necessary tool for me just to be able to get by.

I’m a XXXX and only am able to work part time and my income does not always pay all my bills. The payday loan program has been just a wonderful thing to have to help me keep pace with my bills when I fall behind. I just do not know what I would do without it and it really make me sad to hear that something like this that helps us XXXX out would be taken away.
Generally speaking, the cash advance is a wonderful and needed help for me for all my bills when I fall behind. This is the only help that I can get at this time because nobody else will loan me just a little amount like this. It's really been a blessing to me.

The only thing I use the cash advance for is to help me pay my rent. My rent is due just before my rent is due so sometimes I need help finishing getting it paid. My family is really in the same boat as me so for me this is the only help I can get.

The cash advance program has helped me out when my wife over spends or if my sister or mom needs some help. People with low credit like myself do not have many options so this has been such a big help for me and my family. We would really be in such a pickle if we were not able to do this. It's ridiculous and makes me very upset to hear that the government is sticking their noses in our business.

Cash advance help me out when I'm short to pay off some bills or just for living expenses. It great because it takes of my immediate needs and beats bouncing a check and getting that big overdraft. It's way more affordable than using a credit card.

Whenever I'm in a tight spot and I have bills that are due and I just do not have the cash, the cash advance is my go to plan to take care of it quickly at a good rate. It's hassle free and since I do not have good credit it works perfectly for me. It's too hard to get a regular loan and even if you do they want you to get a larger amount than I need. I do not know where I would be without it.

My XXXX check is very small and there are many times it does not cover all my bills so the cash advance is my only way to be sure everything is paid for just to be able to survive. It's truly been a lifetime me and my husband. There is not anyone else that can help me out when I need it so I'm extremely greatful that I have this to fall back on.

The cash advance helps supplement my income. I really use it for everything. This month I'm using it to help me pay my rent. I like it because it makes it to where I can take care of things myself and not rely on other for help. It really would be catastrophic to me if it went away. I would then have to go to my family and I just do not want to do that.

Whenever I run into a rough patch I'll use the cash advance to get me by to get me to my next check. It is comfortable to know that I have this to help us out so why would the government want to take away something that helps so many people out. We all are not rich like the people in Washington are. Can't they just let us everyday people alone so we can live the lives we want to live?

I initially used the cash advance to help out my son because he was XXXX at work and was out for a while. Now I use it to help me out with rent because I'm on a fixed income and things are really tight right now. I've checked around and there really is not any other options for me at this time. My life would be extremely hard without this so I'm praying it's here for me always.

I'm on retirement and only get just so much each month and when I have a bill or other expense that puts me over my budget I'll use and get a cash advance to help me out and keep everything paid on time. You know, I have also used it to buy food as well. I would be in very bad shape and would not be able to survive if this were gone. Please make sure that does not happen!
I only get paid once a month and sometimes things come up and I need a little extra cash to pull me back on track, I'll get a cash advance to make sure everything is paid on time. With the late fees being as high as they are it would be awful if the cash advance was ever taken away. The late fees would absolutely kill me.

Usually the cash advance helps me out with getting my rent paid on time. My credit is really bad and this service has saved my life. I know that if it was not here for me I would have to move in with someone or just be homeless. I'm a single mom with XXXX boys and the cash advance for me is my only help I seem to be able to get when I need some extra cash.

Right now I'm supporting my son that has moved in with me because he has XXXX so the cash advance has helped me with my rent because I had to get a bigger place now that he is here. I do not know of anything else that can help me out quickly when I need extra cash. At XXXX old if this was not available I would have to go back to work somehow which is really hard a me.

The cash advance helps me keep my finances on and even keel. Its generally will be used for taking care of some bills or even my rent. It's actually helped me save my credit score by making sure that my bills are paid on time. It's also helped with avoiding those large and expensive late fees that get tacked on if you're late.

I do not get enough money from social security so there are times when I need some extra money to get by on until I get my next monthly check. The cash advance is my back up plan and safety net for me so I can continue to live and even eat sometimes. I would be absolutely lost without it. My options are limited or really do not even exist so I'm so happy to have the cash advance on my side.

The cash advance helps me with my cash flow while I'm waiting on my next check to come in. My bills tend to be all clumped together and it makes things go much smoother in the long run. It's great because I only use it when I need it. The late fees would end up being more than what it cost to do a cash advance.

I use the cash advance to help me pay my credit card bills because its actually healer for me to do things this way than to pay their high interest rate. I've also used it for utility bills and even to buy food. It would be catastrophic if this were ever to stop. Me and my husband just do not have any other options so I really do not know what we would do without it. If the government ever wanted to help us out they would leave this well enough alone and mind their own business.

My bills and when I get my monthly check does not line up so when that happens I'll use the cash advance to help me make sure that everything is paid on time and to avoid late fees or have something shut off. I've tried to work with the people I owe money to but they won't move the dates around because they just do not care. It makes me feel like the government want to control and push us around which is just not right.

I get paid commission every XXXX and the cash advance has saved me many times to make sure my rent is paid on time. My landlord will charge ($5.00) a day for being late so it's been a lifesaver for me. My only other option would be to borrow from family but as you know that can be stressful and uncomfortable.

Generally I use the cash advance for help with my rental payment. I just do not understand why in the world the government would want get involved with limiting us on how many times we can use this type of service. I know for a fact that it has saved me so much money in late fees so I'm praying that they do not get involved in this issue.
When extra things come up I'll use the cash advance to help me out. Like today I need it for my daughter who is XXXX and needs $100.00 at the first meeting tonight. If not for this service I'd probably have to borrow from my mom which I rarely like to try to do because it puts her in a bind.

Sometimes at the end of the month and I run short on money and there are just a few days left before I get my next monthly check, I'll get a quick cash advance to tide me over a bit. I have friends that have used this type of service in the past and it helped them out which is how I initially heard about it. I've been trying to budget myself better but there are just times when I need a little bit of help and the cash advance provides that for me.

I'm on XXXX and hearing that the government is trying to eliminate the cash advance. It's been helping me out for years and if this were ever taken away or limited in any way I know that I'd be living under a bridge somewhere. I've worked hard all my life and now the government wants to try to make my life miserable by getting in the way ... I do not think so. Keep this available for us ... because we need it!

Preferably I'll use the cash advance for the everyday things that come up. The advance has actually helped me build up my credit again because when those things that come up I'm not late on my payments because an emergency that has come up. This is so much better that bothering my family and this way I take care of my own business myself.

Whenever I have an emergency that comes up like a care repair or if someone gets sick in our family I'll use the cash advance to get the help I need fast. I would be horrified if this were ever taken away from us. It would set us back a lot and make our lives miserable if the government stepped in and stopped this. I know at times we would not have been able to eat at home. I know it's here when I need it so please keep it here for me.

I use the payday loan to just be able to get by at times. It's always there for me when I have emergencies that come up that need to be taken care of quickly. It works much better than my bank. It's much more convenient and fast which I really like. It would be absolutely devastating to me if this were taken away from me. It's also helped me with unforeseen medical expenses too.

The cash advance has been helping me out by catching up on my bills since my car broke down. It is such a good thing to have for someone like me with spotty credit. It definitely helps me avoid late fees and it's so handy to have when times are tough. It's mainly used by me as sort of a stop gap measure to handle life's little emergencies.

I really against anything that puts the government more control of our personal rights, so I truly think the cash advance is a wonderful thing to have for people like me to have at my disposal when I need a short term loan. It's helped me out so many times when I'm in a pinch. Keep the government out of our affairs and we'll all be fine.

Whenever I'm short and need to get a bill paid quickly, the cash advance is my of getting it paid quickly and on time. I've been denied many other options in the past so the cash advance is really my only option. It's too uncomfortable to try to borrow from family so it's very safe to say I am glad the cash advance is there for me.

Payday loans help me out with my bills and if I need the extra money so thanks for helping me out.
I am in awe. I’ve had title company, attorney, complaint forms, multiple requests for reconveyence get nowhere. XXXX call to a real person at CFPB who was literate and knowledgeable, XXXX online statement with back-up documents, and within XXXX week, Beneficial Mortgage answered and issued a release of lien. That’s impressive!

I took out a payday loan online with Cash Advance in 2007 for ($300.00) to pay back ($360.00) in XXXX payments which would be withdrawn from my checking account. Needing the loan to complete my rent, I was desperate and accepted the terms thinking XXXX payments and that’s it. I made XXXX payments and the XXXX payment was only a partial amount which I never saw withdrawn due to a change of bank accounts. I called the company to make them aware of the change and supply the new account information. Forward XXXX years later I get a call from a pretrial arbitration department (as they called themselves) wanting to know if I wanted to resolve the debt today with a ($300.00) settlement or pay ($1800.00) in ($100.00) installments. I informed them that I had paid the loan to which they informed me that there was XXXX payment remaining and because this was a high interest loan, the interest had escalated over the years. When I inquired why they had not contacted me before XXXX years I was informed that they had made attempts. I have had the same address and phone number that I originally provided them and if they reached me now, why were they not able to reach me then (a question they could not answer).

Of course I could not pay the ($300.00) settlement and am stuck with paying ($1800.00). I’m told part of the ($1800.00) is the cost to keep the loan open along with collection efforts. I have now made arrangements to pay off the loan. I am so over the fact that companies can do this legally. I’ve learned that this payday lender is funded by Bank of America.

We live 2 hours away in a small town with one small town local bank. The service here is worth the drive and the fees are reasonable. This keeps my XXXX afloat. Thanks.

I came in today to ($200.00) because I was starting a new job. XXXX took care of me and told me the advantages and I am excited to utilize them. He was competent and fast and I am confident about my loan. This was easy and I can stop being scared about bills bouncing and losing things I need to survive.

I needed this today to afford my meds and medical bills while taking care of normal bills.

My husband is out of work so getting this loan helps me get my bills paid until he is back on his feet.

Loans fill the gap when you are racing a situation where you are going to be charged an overdraft fee at the bank. I can borrow around ($200.00) for the same fees I would face over drafting my bank account.

The cash advance is something I use from time to time for food and gas. Usually when I do it because I just paid my child support and I’m a little short for the basic things until my next check comes. It’s really easy to use and pay back and that’s why I like. The government regulates too many things as it is so I know I would appreciate it if they just stayed away from this and let it be.

The cash advance helps me to have some extra money while I’m waiting on my check to come in. I really could do without it but sometimes I overspend and this is my way of taking control of things so they do not get out of hand. I think the government should stay out of our business and take a good look at themselves before they try to hurt people that need this service.
With the way the economist now a days there are times when I need a little help to get by and the cash advance provides the short term loan I need to do that. It s very convenient to get. I would have to get a part time job if I did nt have this to fall back on.

I will get and use a cash advance sometimes to help my daughter out or to pay a bill I may have forgotten of. I would be so lost without it because I do nt have any credit so this is like my little bank. The fees are good and they always work with me if I fall behind.

There are three main things that I ll use the cash advance for and that is food, rent and bus fare. As far as I m concerned this is the only thing I trust when I need a small loan. The only other alternative for would mean another job and I work an awful lot already. This is such a wonders recourse for people like me to get back on my feet.

I m in the process of going through a divorce and the cash advance has been helping me stay afloat until its final and I m caught up on my bills. It s always quick and easy and I do nt want anything long term from the bank. It s frustrating to think that the government is getting involved more and more with how people take care of their financial issues.

Cash advances help me when there is a need for me to be able to catch up on some bills. Let s just say that for sure it helps me avoid the overdraft fees so in the end it actually saves me money. This my only option because I do nt know of anyone else that I could borrow from at a moments notice.

The payday loans help me pay bills on time. Bounced check fees cost more than the loan fees.

The cash advance is such a big help to me for bill payments, groceries and just about anything that comes up. The federal government needs to stay out of our way. Nobody made me come to get an advance. This my choice and should be left up to me how I handle my life.

My payday loan helped me with car expenses. I could nt wait till next payday because I need my car to work daily.

I had XXXX and missed five weeks of work. If not for the payday loans I would nt have made it financially.

My payday loan helps me pay my bills on time. It keeps me from stressing about late fees.

When I need help with everyday things when I m short on cash like gas for my car or groceries, I ll get a cash advance to help with those things until I get paid again. I absolutely have no other option other than pawning some of my valuables which is way more expensive than the cash advance. I ca nt go to my parents because they get really mad at me when I ask for money.

I recently experienced a sudden death in family. I had to use my bill money to travel to the funeral and other expenses. The short term loan sure helped me out.

I strictly use the cash advance to help out my girlfriend. She is going through a rough time financially and this makes it so I can help her and still be able to pay my bills. I m hoping the government does nt stop this because it make me feel so good to help her out.
Most of the time I’ll use the cash advance for day to day expenses that come up. I actually thing that crime would go up if the
government took away this program. The cash advance is my last resort but it helps out when my back is up against the wall. They need to understand that for people like me we sometimes do not have any other options.

I ran out of scholarship money right now so I’m using the cash advance to help me out until my next one comes in. It really helps me out so I do not have to borrow any money from my mom and dad. This is very convenient for me so I sure hope it’s always around for me. I do not really understand why the government wants this service gone. It’s fair and affordable and does not require credit which I do not have.

I work XXXX and with all the rain we have been having I’ve needed the cash advance to help me out because I’ve not been working as much as I normally would have been. It’s been keeping my bills paid without delay. I really do not have any other alternatives so I’m happy it’s here for me and hope the government understand that people need this service.

Recently my job messed up my check and took too long to get it fixed so the cash advance helped me out while this was all taken care of. I really do not like asking anybody like my family or friends for that type of help. The government is always trying to take away things that helps people and I really hate that.

Sometimes I do not get the overtime at work that I’m used to or I have an emergency that comes up and I need a little bit of help. I do not take a cash advance often, but when I do it really helps me out a lot. My bank does not loan just a XXXX dollars so the advance is such a good tools to make sure I do not overdraft my account.

When I have emergencies that come up and I then am short on my bills is when I’ll do a quick cash advance to get me back on track. It gives me immediate flexibility to make sure everything is taken care of. The cash advance actually keeps my credit in good standing. I’m so very disappointed that the government is so uncaring to even think about taking this away from us.

I’m XXXX and only get a check once a month and I will use the cash advance to help supplement my income just before if I run short on cash. The banks will not loan a small amount and I do not want to get all caught up in a large loan. At this time in my life this really is the only option for a man in my position. I do not know what the government is thinking. It’s really is not any of there business how I handle my financial affairs.

I’ve used the cash advance to help me out when I was in between jobs and need some help getting my bills paid. It was a great buffer for me to keep everything going during that rough time. My family is not able to help me out because they are going through rough times as well.

The cash advance is my back up plan for when emergencies come up. Its definitely a quick fix to have as an option when things come up and I need help fast. I have chosen to handle things this way because I do not want a larger loan from my bank. It’s makes me mad that the government trying to strangle hold the people who put them in office.

In general, I use the cash advance for anything that is not planned for like car repair or needing to have some extra cash to attend a family funeral. With the credit issues I have this fits perfectly in my life right now. If the cash advance was gone I’d probably have to go to a pawn shop.
Most of the time the cash advance is there for me to help out with the rent, electricity and cable bill when I'm just a little bit short getting them paid on time. I would probably have been kicked out of my apartment if this wasn't there for me and my wife. My was out of work for 6 months and now that she is back to work we won't need to do it anymore unless we have another emergency or something else comes up. It was a great safety net for us financially.

I've only used the cash advance only a few times and it's helped me out with when I got divot and didn't have a place to stay and this time it's because my roommate didn't have their part of the rent so the cash advance is bailing me out so I don't lose my apartment. I don't like using my credit card for advances because the interest rate is way higher than doing something short term like this.

Cash advance helped me out with all my bills. Sometimes it's for my rent and other times it's for other bills like my utilities. I don't have nowhere else to go for this or anyone to borrow from. It sure makes me feel bad inside knowing that the government would want to make this go away. I would be lost without it.

I do not make a lot of money right now and the cash advance helps me out with gas, groceries or whatever bills I need to catch up on at the time. I didn't know what to do in the past when those things happened but now I know about the cash advance and it's been a big help to me. I'm very proudful person and would rather not borrow from a family member.

The cash advance works just fine for me. It keeps me flexible and able to stay on top of my bills. I think the fee is very fare and affordable. This type of short term loan was recommended to me by a very close friend. I can tell you that I would be in a lot of financial trouble if not for the cash advance. The government should be trying to make sure it's here for us ... not take it away.

He cash advance is such a big help for me and my family. It's helped with our bills at times and to also buy food when we are short on cash. I don't want to go through the whole process of getting a loan from a bank because usually I only need a little bit and not something long term. Plus it's so convenient because if something comes up I can get help quick and the banks are usually closed.

So many things come up and with XXXX kids I always use the cash advance to pull me out of a jam quickly. I'm out of the phase of asking family members for money and am taking care of things myself which is the way I want it. Things would be very tight if it were gone but it's so nice to have as my family's back up plan when we need it.

Since I'm starting school again the cash advance helps me out because my bills sometimes are due the same time I have to pay for a class. I've found that this is the lowest interest for a small loan out here. I would probably have to get another job if this were gone and with school I just done have that kind of time.

I have a few bills that sometimes come up when my rent is due so I use the cash advance to pay my bills and then pay it right back so I stay on track. What sense does it make that the government would want to take this away from us? How does this benefit them at all? Without this I would guess just have to be late and risk having something shut off.

There are times when I may need just a little bit of help because my electric bill or something like that is too high and I didn't have all the money. Recently I have used it to buy all the school supplies that my XXXX kids need for school. This seems just like another thing that the government wants to stick your nose in and that's horrible.
I'm helping out so many people in my family right now. I have a YYYY son and my mother lives with her and right now they are struggling so I use the cash advance to actually buy them groceries until things get better for them. If the government ever took this away they would be taking my ability to be able to help them so I would hope that this does not ever get taken away from us.

When I get backed up on my bills sometimes, I'll then use the cash advance to help me get back on track. The cash advance was and is the only option to me that is that fast. Sometimes I just can't wait so I'm really glad it's here. To be honest, it's really my only option.

The only reason I use the cash advance is when I'm short on getting a bill paid like right now my electric bill is way higher than what I thought it was going to be. I do not have anyone I know that can borrow this kind of money from. It really hurts my feelings finding out that the government is interfering in my business. Do not they have bigger problems than this to deal with? I'm pretty sure I would have had something turned off if I did not have the cash advance to fall back on.

With only getting my paycheck YYYY and the cash advance has helped me stretch that out at times when I run a little short. I'm a YYYY and I rely on this type of service as opposed to using a bank because they want too much information and actually charge me more.

I'm using the cash advance for getting my kids some supplies and get them ready for school. I do not like going to someone else for help and would rather take care of things myself. This is a great way to take care of any of my finance shortfalls quickly and without any hassles like you would get from a bank.

The cash advance has helped me out number times with my bills and keep things paid on time and not to have late fees added to my already high bill. It's been so helpful to me and my family when times are tough. I'd really be stuck without it. It really makes me mad at the go for trying to take this away from me because I do not have any other options so what would I do?

The cash advance has been a great tool when an emergency comes up and I need some money to help us out. I think the government is just crazy to even thing about getting involved and trying to get in my business and try to tell me what I can and can not do with my money. It's my go to product to help me when I'm in a jam. The cash advance in a nutshell keeps me sane.

The cash advance is my lifeline to helping me out with bills, emergencies and even to buy food sometimes. It thinks it's terrible that the government want to make it so people like me do not have access to a small loan. They sure do not help me out so they should really just leave it alone. I'm older and retired and I suppose if it were gone I'd have to try to get a part time job, but that's really hard to do at my age.

I'm retired and my income has gone down quite a bit and I'm still trying to budget better and get use to the lower income. So for now it's helping me adjust to things. I would be in such a jam without it. I'm so disappointing to here that the government wants to take this away from us. They must not realize how important it is to have something like this available for people like me. I'm glad I have the chance to voice my opinion on this.
The cash advance program has helped me in the past to catch up on some of my bills when I fall behind. This works way better for me than borrowing from my family. This has been so helpful to me and I really hope that the government stays out of our business and let us handle our financial issues the way we see fit.

Being on a fixed income like I am, the cash advance helps me out when my utilities are more than what I have planned for. I can’t believe that the government would want to interfere in something that helps us people out here so much. We need this type of service just to survive sometimes. Without this I know things would not get paid on time and most likely be shut off.

The cash advance helps me get through to my next social security check. When I heard that the government want to limit or get rid of the cash advance it really made me think that it does not make any sense because it is not hurting anyone. Let’s face it, nobody made me come here and it is a legal business and helps a lot of people. It keeps me going when I need some extra cash.

When I need help with my kids daycare or my child support the cash advance helps me take care of those types of emergencies when they come up. Sometimes people need help and the fact that the government would even think about taking this away is just horrible. I personally do not think they have the right to tell me where and when I can use this type of service. It is not like I am playing with the money. It is getting me out of a jam.

I over hear that the government might be trying to take away the cash advance and I think it is ridiculous. What are people like me supposed to do when we need help with bills. It was been a lifesaver to me. I have not had to do one in a while but I want to make sure that its lawyers for me if I need it so I just wanted you to know.

Sometimes my bills are more than my income and rather than going to a pawn shop I will use the cash advance because it is less expensive and faster to get. It is just horrible to find out that the government is taking the lead and trying to eliminate my choice to get this type of short term loan. They should fix their own problems and stay out of our business.
Director XXXX of Consumer Financial Protection XXXX XXXX XXXX XXXX.

Proposing for Payday and Other Small Loans/Additional policy recommendations

Dear Director XXXX,

A new proposal for regulating payday and auto title loans is a first step toward precedent-setting federal rules to address the most harmful aspects of high-cost, small-dollar loans. Here are additional policy recommendations to make it stronger:

- The Pew Charitable Trusts recommends the following modifications in order to ensure a safer small-dollar loan market while maintaining access to credit for consumers:
  - Make dangerous loans safer
  - Limit loan duration or limit how long lenders may hold a preferred repayment position. Protect against unreasonable loan durations; constrain lenders unique and potentially harmful power to collect payment before other bills are paid by accessing borrowers bank accounts or repossessing their vehicles.
  - Eliminate the short-term alternative loan, or, if it is kept, significantly increase requirements for offering it. Protect against deceptive or unaffordable loan structures.
  - Require all fees to be pro rata refundable for loans that are refinanced or repaid early. Mitigate the risk of loan flipping and the resulting harm.
  - Make safe loans easier to provide
  - Remove the two-loan limit on the longer-term alternative loans. Encourage customers to borrow only what they need and to prepay when possible.
  - Make data reporting and verification for longer-term alternative loans easier.
  - Encourage responsible lenders to offer safer, lower-cost products.

Take time to review these recommendations and give them the weight they deserve.

Thank you for the opportunity to bring these recommendations to your attention.

Yours sincerely,

XXXXXXXXX XXXX

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Sometimes I fall short at the end of the month and being on dislike only get paid once a month so the cash advance really helps me out with my utilities and gas for the car just for a little bit when I get paid again. It so convenient to me plus it’s fast so when I need fast cash I can get it.

The cash advance is my problem solver. When yo get in a bind or have an emergency come up and I need fast cash ... there it is ... just waiting for me. It’s a few simple steps to get and its very affordable. I truly do not know what I would do without it. Probably cry a lot.

Cash advance are my back up plan for when I need help because I m short on cash. Mainly I ll use it for my car insurance, utilities or anything else I m short on paying. I do nt like giving out too much Information and that s what the banks want so I m happy with the cash advance. It s helped me to make sure my light stay on too. My life would be so much harder if it was gone.
I only get a check from the government once a month and there are times when a few days before I get paid so the cash advance kind of fills in that gap when that happens. It’s so easy and convenient and does not require an invasion of my privacy like the bank that wants to know everything about me.

Cash advances helps me out with the day to day expenses of living. It’s always there for me and my wife when we need it. Our credit is not good so this is our only way to get a short term loan. It’s been a huge help for us and we would be lost and in a lot of trouble without it.

I use the cash advance for everything! I’ll use it for helping me for a long time when I need help with things like my car insurance and mortgage payment. I find this to be the easiest way and fastest way for me to get the help I need. It has saved me a lot of money in late fees so I’m greatful for this being here for me.

I am XXXX years old. My granddaughter repaid me for a little shirt I purchased for her. She wrote me a check on her account with Regions Bank in XXXX, Alabama for ($28.00). In my time, it was always best to cash a check on the drawn bank, WRONG NOW. The bank is right next to my XXXX so I pulled through the drive-up and endorsed and presented the ($28.00) check to be cashed. I was informed that if I did not have an account with them I would have to go inside, present my ID, give my thumb print and pay ($2.00) to have the check cashed! Do people who bank know this rule for who they write a check to? The kicker is that her husband works for XXXX and is on the account.

I received the above message regarding my complaint but never received any money. I did receive a letter from Telecheck asking for copies of checks that I paid XXXX to the urgent care center. I have a copy of the returned check but have to go to the bank and pay ($5.00) for the other check. No word on the ($30.00) blackmail Telecheck charged me if I ever wanted to cash another check.

I started receiving calls from XXXX and XXXX. The company name is UPG. I looked them up and saw that they have been calling people all over the US with this same story about payday loans. A young lady stated that I had a payday loan from 2011 and when trying to receive payment from my bank, it was rejected. They even told me that I was making payment, but the payments stopped. The amount was ($400.00), but they were willing to settle for ($200.00), it was XXXX ($290.00), then ($210.00). I did in fact have a payday loan in 2011, but it was paid off and I have statements to prove it. They did have some information, address, employer at the time and last XXXX of social and email address. When I advised them that I did not do this, and to email me proof along with the name of the company. The young lady put me on hold and put a gentleman on the phone. The gentleman (named XXXX) said that they did not have any information just a default date of XXXX XXXX, 2011 and the name Manhatten Processing. He said they normally deal with student loans (which I do not have), but handle payday loans over the summer. I told them that I would check my records. He said “well obviously someone did this” I found nothing, but the XXXX payday loan, from Loanpointe USA which was paid off on XXXX XXXX, 2011. Since then, they began to call my friends and asking for me. I have also checked my credit report and found NOTHING regarding XXXX processing. These people need to be stopped, as it looks like they are preying on people, who have had payday loans in the past.

When I was down and out XXXX, I fell behind in a lot of bills. It was very overwhelming. It was great to get the small loan to help keep my head above water.

My loan helped me pay bills on time and keep from having late fees. It also helped me get school supplies for my children.
I had unexpected medical expenses which ate into my everyday expense money. I got a payday loan to get me to my next payday.

Payday loans have been a life saver. When unexpected bills came up, I had to use my car payment money. I did the loan to make my car payment.

Payday loans have helped me in paying bills on time and make car repairs. Late fees on bills are higher than the loan fees.

I tried to open a checking account in (SunTrust Bank) in XXXX Florida with out having my SSN included. This account is only for me to be able to pay Bills (i.e. Electric, car payment, water/sewer) the things needed to be able to continue life in general. the Bank refused to entertain my request. I need a place to cash a check for the services/work that I do and not pay 30% of it to a check cashing company. I am not sure where the system in America went to socialism, but when I was XXXX I opened an account and don't remember ever using my SSN to do so.

In a nut shell money mart is taking advantage if people like me to balance their losses from big law suits that theve been involved in because their not fair they want more than their supposed to earn just like anyone, but their tactics are wrong and not nice but they do it with a smile if the program fight back was still on t.v. money mart would be XXXX another thing they did to me was i called them on the day my cash advance was do, i explained i was sick and there was a storm that night they said not to worry and it would be safer to wait for the storm to pass, go ahead and bring it on the next business day that the wouldn't attack my bank, the next bussness day as early as they opened they attacked my bank, before i even had a chance to wake up and start the day.
My story is on going, as we seek more and more to monetize resources and services that no-one desires to fully be responsible for or respectful of. The story in a nut shell can be summed with the below excerpt from the BBB. In this complaint, the BBB erred in releasing the consumer’s name. It is evident the consumer did not give consent or permission as many redacts appear of her name but first mention of the consumer within he company response, does not. See below excerpt from the BBB.

XXXXcomplaintsProblems with Product/Service | Read Complaint DetailsXAdditional NotesComplaint : I found several messages on my phone from XXXX upon returning home after being away for XXXX weeks in XXXX 2014. They also sent me a letter in the mail dated XXXX XXXX, 2014 with the same information they left on my phone. They let me know that they were representing XXXX Hospital here in ***** where I was billed for XXXX on XXXX XXXX, 2014. Although I had already applied for Medicaid earlier in the year and was waiting for approval I decided to call XXXX XXXX on XXXX/XXXX/2014 to see what else might be available. After a short verbal interview the person I spoke to found nothing available except Medicaid – which I had already applied for. I told the gentleman this more than once. They sent me a packet stating that I might qualify for " XXXX ( I do nt know what this is ) to cover my bill. In order for them to assist me they needed me to : ( 1 ) sign their AUTHORIZATION TO REPRESENT FORM ( 2 ) Turn in copies from their Verification Checklist. I called the XXXX ext. XXXX XXXX which no one ever answers ) and left a message where I identified myself along with the ID number they provide to state I did not need their program and to kindly remove my information from their data base. I never received a call back. My Medicaid was approved on XXXX XXXX, 2014 and I received this information and a Medicaid card w/number in XXXX. On XXXX XXXX, 2014 XXXX XXXX sent me a letter informing me that my application for " XXXX XXXX XXXX had been approved! Also, " This program will assist you in paying the recent medical bills from XXXX Hospital. We have already contacted XXXX Hospital and provided them with the Medicaid billing number in order for them to submit the claim to Medicaid for payment. "?? I NEVER returned any AUTHORIZATION TO REPRESENT me form or ANY OTHER paperwork to XXXX! I NEVER submitted to their " XXXX ! ( whatever that is XXXX. I NEVER gave XXXX WRITTEN OR VERBAL approval to access my Medicaid number nor to GIVE IT to *********. My privacy/HIPPA laws were ignored!!!

Desired Settlement : XXXX XXXX needs to admit what they did and that it was unlawful instead of pushing the blame on XXXX Hospital!! How many other people have they " pushed through without their Authorization??

Business Response : Good morning. Please find attached our response to the complaint filed by XXXX XXXX XXXX.

Respectfully, XXXX XXXX XXXX XXXX CorporationBusiness Response : XXXX XXXX, XXXX ***** *****Trade AssistantBetter Business Bureau XXXX Inc XXXX

XXX XXXX XXXX, XXXX XXXX XXXX : BBB complaint # XXXX initiated by XXXX XXXX XXXX on XXXX XXXX XXXX : Human XXXX very much regrets the concerns raised to the Better Business Bureau relative to XXXX XXXX *****contacts with/from XXXX. We sincerely apologize to her for any inconvenience that she has experienced.

We can not stress enough that it was never our intention to create difficulties of any kind.
I got a payday loan online for ($300.00) a couple years ago. I have payed these people ($1700.00) dollars, and they say that was not enough and kept taking money out of my account. I then went to the bank and closed that account and opened a new one. I also changed my phone number. Things were quiet for a couple of months and I thought that was it. Well, I opened my bank statement this morning, and there are XXXX unauthorized checks written on my account. I received no call nor did I receive any letter from the collection agency they use. I then went online to check my status with the loan company and discover that they changed the amount I borrowed from ($300.00) to ($700.00). The only reason they did this is so they could collect more money. I have bank records from the direct deposit they made and it is ($300.00). The web loan company told me that since they are making loans from an XXXX XXXX in Oklahoma, they didn't have to follow "our" laws. I am currently unemployed and absolutely need every penny to feed my child. This can not be legal. I am retaining an attorney.

Sometimes after all my bills are paid up I might not have enough money left over for everyday thing like gas, food and other things so the cash advance lets me live and take care of those things until my next check comes in. The fees are decent and it's really convenient. I'd be broke without it that's for sure.

I'm in the process of getting used to my new pay schedule and since my husband passed away I am the only one bringing anything home so the cash advance has been helping me and my daughter keep our head above water. I think it's a lifesaver for us and hope it never goes away.

I live way beyond my means sometimes and sometimes I do not leave enough only for my bills to be paid. I'm trying to budget myself a little better but until then I'm going to use this service to keep me on track. I was denied credit at my bank so I'm sure glad that the cash advance is available.

With my husband being laid off and the medical situations that have been coming up for us the cash advance has been an incredible help to us to keep bills current. Nothing else would help me because we have such bad credit. We have no options other than this so for now we need it to stay.

I like to keep ahead of my bills so the cash advance is more of a convenient thing for me to use to stay ahead on them. I do not have the require to get a loan from a bank so the cash advance service is like my bank. It also kept me from making any partial payment if I ever fell behind. If that was to happen the late fees would have been more than the cash advance.

I have XXXX children and times are so tough right now because I just do not get the support from anybody and being on a fixed income it absolutely kept me and my kids going. I do not want to get in debt with credit cards and doing this keeps things short term and manageable.

I work part time a lot and sometimes I run short to get my rent paid or to buy myself some groceries. It fills in the gaps and keeps me from borrowing from my friends. It's worked so well for me and I'd be devastated if it were taken away. This is such a great service for the community and should be left alone.

The cash advance is my way to stay current with all my bills. My pay tends to go up and down at times so this service levels things out for me. My credit is pretty bad and I use to go to pawn shops but they are so expensive. If this is taken away from us it would hurt so many people ... not just me.
Some of my bills are due before I get paid and I'll use the cash advance to help me out and make sure they are paid on time without delay. It strains the relationship when you try to borrow from family so I choose not to do that. So in conclusion if this wasn't here for me I'd have things shut off or pay lots of late fees.

This payday loan service is a wonder. It helps me when I have emergencies that come up. When I went to my bank for a small loan they said they don't do small loans like what I was needing so this has been very convenient to me.

The cash advance helps out me and my family so much. It really keeps us from struggling when we run short. When you have kids there always are things that come up that they need and that's why I'm so glad to have the cash advance to fall back on when needed. I could ask my family but I don't like doing it.

Sometimes I need help with my bigger bills like car insurance, light bill or even my rent. I get cash advances when I need help with any or all of those things. I've tried to borrow elsewhere but nobody would help me out so the cash advance is my last and only option for someone in my position.

Whenever me and my wife run a little short we will use the cash advance to help us out. It's usually to buy some extra groceries or pay a bill we may have forgotten about. We do not use it often but it sure is a lifesaver when something comes up. It's so convenient and solved the problem at the moment and keeps us going until our next check comes in.

I have only used the cash advance a few times and when I have I can tell you why I did. It was because it was short term and needed to be paid back quickly. This way for me there was not anything hanging over my head and I was done with it. It def served the purpose for my needs.

Basically I had some issue a few years back and got behind and was accumulating a lot of late fees and I used the cash advance to get me back on track. I do not want to ask for help from my family or even friends so this has worked very well for me and should be left alone by the government.

The biggest and most things I'll use the cash advance for helping with my bills and daycare. Especially this time of year with getting all the back to school items for my kids. Now that my health insurance is out the roof there are times that a single mom like me needs some help and the cash advance provides that for me.

If for some reason I have to pay something that fell out of order of when I get paid then I'll use the cash advance to get me back on track. This seems like such a good program and has always worked out well for me. I only use it in cases of emergencies. And as I think about it I really don't have any other options when these things happen.

My company shorted me on my check so I instantly went and got a cash advance to supplement my income until it all for straightened out. It was so quick and convenient and I knew it was something I could manage on a short term basis. It really saved me from a lot of late fees plus it kept my credit in good standing.

Usually the cash advance will pull me out of my financial emergencies. It can help from paying my cable bill to a car repair. It's so fast to get and solves my problems quickly. I've tried in the past to get this type of help from my bank but because my credit is not any good they denied me. I know I would be in so much trouble if this was ever taken away from us by the government.
The cash advance is such a good way to help me out with the everyday incidentals that come up in everyday life. I’ve used it for car issues, gas, groceries and even to help out a friend when he needed a few bucks to get him by. I do not have too many friends that have extra cash and the ones that do I really do not want to bother them for help so the cash advance is my way of being discreet when I have a financial issue that comes up.

I drive an older vehicle and the cash advance has helped me out when things break on it and it keeps my car on the road so I do not lose any time at work. My options are to put things on my credit card and I do not want to do that because they charge way more in interest than the cash advance.

My rent is due twice a month now and I use the cash advance to help me out with this adjustment. I would be out on the street and homeless without it. I am not quite sure what I would do without it. I am not able to borrow any money from my back or family so this is such an awesome help for me.

I can tell you that the only thing I will ever get a cash advance for is to help me pay my rent when I just do not have enough to pay it. This is the only service that I know I can do without requiring excellent credit. It has literally saved me hundreds of dollars in late fees by being a to me when I need it.

I do get into a bind with a car repair or an emergency or anything that happens in life where I need some extra cash to get by, the cash advance is such a wonderful option for me. I definitely do not want to get a large loan at the bank because this is hassle free.

Cash advances are such a big help to me. There have been a number of times that my utilities would have been shut off. For a woman my age and the limited amount of income I have coming in it’s been my only help I can get when I do not have enough money to pay a bill. It’s literally saved my life.

There are times when I just need a little help and I do not get paid for a few days so the cash advance has been that help I need. It’s really is nice to have for everyday things such as gas for my car, groceries and it even helped me get into my new apartment. I like the fact that they do not require good credit to get a little cash.

The cash advance helps me out so so much because I have some medical bills that I have to pay for out of pocket because it’s not covered in my medical plan. I’ve looked around and I’ve found this to be the cheapest and fastest way for helping me out. I truly do not have any other options.

The cash advance is so perfect for me to help me either to catch up on my bills or to stay ahead of them. I went to my bank and they would only loan a larger amount than what I needed. Also the fees and interest were much less too. I just do not know what I would do if it were gone to I am praying its stays here for me.

Most of the time I use the cash advance for the XXX. It’s has been a quick fix for me because I can not wait for the bank to approve me for anything. It’s really been a life saver for me and I appreciate this service so much.

I am a little behind on my bills because I just came off of an unpaid vacations so I am using the cash advance to catch up on those bills that came due during this time. I’ve also in the past used it for car repairs so I do not miss any work. It sure would be a struggle without it.
I am a XXXX and during the XXXX I do not get much pay and the cash advance during this time is my lifeline until XXXX. I only need something short term so this is exactly the type of short term loan I need. Really the only other thing that would happen if this were not around would be for me just to be late on bills and pay their late fees.

I am a traveling nurse and sometimes my pay goes up and down and sometimes the cash advance helps supplement my income during those down times. I do not have any credit so in reality this was my only choice. It also has helped me keep my car on the road and because of the work I do, if my car breaks and I cannot fix it then I do not work.

Cash advance help me out by balancing out my income so that all my bills are paid on time and even early. My bills come first to me and everything else is second because I just want to make sure that I never pay a late fee because that is just a waste of money. I am a single XXXX lady and I do not have anyone else that could help me out when I need it like the cash advance does.

Cash advances help me out when everyday bumps in life come up like an unexpected bill or a car repair. It gives me the cash I need quickly. The strain that can be put on a friendship or family relationship when you borrow from them is something I try to stay away from doing that. I like to be able to take care of things myself.

I have used the cash advance in the past whenever I am short on cash and do not have enough money for gas or food. It is so much cheaper and quicker than getting any other type of loan that I am aware of. My choices are very limited so I am sure glad that this option is available to me.

The cash advance prolongs my income only getting paid XXXX times a month and it allows me to rely on it for emergencies situations. The cash advance was much easier than trying to get something from my bank because they would not loan a small amount like this. If this were to be taken away then I would just let my bills be late and have to deal with the late fees which I do much rather not do.

I will use and get a cash advance primarily to help me pay some bills when I am short on cash to get them paid. The biggest one for me that it helps with is for daycare. I use to go to a pawn shop but I have found that it was much more expensive to do that than getting a small cash advance. Also, I ended up loosening a couple of my items because they would not work with me paying it back and XXXX always works with me.

There are times when I will get a check and my bank will hold the funds for a time and I do not have access to it so when those types of situations come up, I will use the cash advance so that I can continue to pay my bills, put gas in the car and things like that.

When I was going through my divorce the cash advance was such a huge help for me. Even my own bank would not help me so without the cash advance I know for a fact that my kids and I would have been homeless. It really helped me keep my lights on and food on the table. My life and my kids life would be worse off if this were not available to me.

I just got laid off and am only working part time and since my income has gone down drastically the cash advance has been helping me keep my head above water until my job situation stabilizes. It would be such a struggle without it and I am so very happy that it is here for me. I do not have good credit so if it were taken away I do not know what I would do.
When I'm in a pinch like right now I need a new transmission for my car and I did not have the money to get it fixed so the cash advance is helping me out. My credit is not so good and I struggle from time to time to meet my obligations. The cash advance for me, being a war veteran, has been a big help.

Mostly I use the cash advance to get me through when I'm running short on cash and I need to pay a light bill or my rent payment. I've tried to get a loan from the bank but they won't help me so I'm sure glad we have the cash advance and hope it does not go away because if it did I might be homeless.

The cash advance is my go to thing to do when I have something come up like. Care repair or something needs to be fixed at the house and I need some extra cash and I'm waiting on my next check. My friends can't help because they live paycheck to paycheck just like me. This is a great program and needs to be here for us whenever we need it.

So that I can make sure that my bills get paid on time when they come in before I get paid I'll use the cash advance to help me out. I also use it for school supplies for my kids and really I choose to do things this way instead of tapping into my XXXX. It's fast and easy and I just do not want to take care of these type of small things any other way.

Every now and then I will run short because an emergency comes up or I just need some help with some medical bills and the cash advance is a big help to me. Today I'm using it because I need to go on a trip and I need some extra money for gas. I like doing things this way because it's fast and easy to pay back.

I generally will use the cash advance around this time of year for back to school items and supplies. I live paycheck to paycheck so this is a big help for me to get them ready for school. Actually my bank recommend this service to me and it's really been helpful.

I'm on a fixed income and only get paid XXXX a month and sometimes my bills show up before I get my check. So the most convenient thing for me to do is get a cash advance to help me get that particular bill paid while I'm waiting on my check to come in. I do not believe in credit cards so this has been so helpful to me.

There are many things I use the cash advance for such as getting a bill paid on time to grocery shopping. We find it much easier that going to our bank. I definitely would accumulate some late fees that would pile up if this were ever taken away from us.

I stick to use the cash advance to help me pay my bills when I fall behind or something happens and need to replace this bill money. This was the easiest fix for me at the time. When credit is an issue there are not any other options so I'm glad this is here for me.

The cash advance is helping me put new tires on my care which had to be done right away. I do not get paid until tomorrow so this is just perfect for my situation. I would have had some late bills and gotten a ton of late fees if not for this.

Cash advances help fill in my financial gaps. I'm a XXXX and my pay fluctuates all over the place so this is the way I choose to keep things going for me when I need some help and need some cash quick. I do not qualify for any other loans so my options are none at this point. For me and at my age this is my only way to stay afloat.
Given the circumstances that I’m in with the break up with my boyfriend and he left me with all sorts of bills and the cash advance is helping me catch up. I do not have any credit cards so this was the most convenient way for me to get some money quick when I need it. I’m on my own now and my mom is not going to let me borrow from here so this has helped a lot.

The cash advance to me is just like a bridge loan because when I get paid and when my bills are due do not always line up. This is my only option because I just moved here and do not know anyone. My dad could have wired me some money but I’d much rather take care of things myself and the cash advance makes that possible.

If I have a car repair, late bill or any type of emergency that may come up, I’ll use a quick cash advance. Much better than going to a pawn shop or trying to get a car title loan. I think the price is very reasonable and the fact that I can get a regular loan it’s like having my own personal bank.

The cash advance is a wonderful for me when I need to buy gas or diapers for the kids or really anything and I’m short on cash. The bank takes too long and my credit is not all that great so the cash advance is just perfect for me. If this were gone then I would have to resort to pawning some of my things which I just do not want to do because they charge so much interest.

With the way my bills line up they do not line up with when I get paid so the cash advance helps me out to get those bills paid on time without delay. I’m unable to get a loan from the bank and really the cash advance has helped me keep my focus on my bills better which ends up helping me out in the long run.

Normally I’ll use the cash advance to help out with bills. As a XXXX veteran I sometimes need help and this is much less hassle than my bank. The paperwork was not invasive and did not have anything to do with credit so it’s been a wonderful thing for me to have when I just need a small amount to get me by.

There are many things I use the cash advance. I’ll use it for things such as car repairs and to help out my kids when they need help. It’s such a great thing to have when I need to get some quick cash for what the situation is. I also think the fees are more than reasonable and trying to go to a bank for a small quick loan it’s virtually impossible to get.

When I need help with my rent or other bills, the cash advance has helped me get through until my next check comes in. It’s way easier than trying to get a line of credit. I do not have a credit card so this has been working just fine for me. I would definitely rather handle things this way than to go to my family for help.

We are trying to double up and pay off all our bills so what we’re doing is using the cash advance to buy groceries and have cash for other things while we use our checks to go towards all our bills to pay them off early. I know it sounds weird but it’s working for us.

I will usually and mainly use the cash advance to help me pay my utility bills. I like how quick and easy it is and the fees associated with it are more than reasonable. It’s been a big help to me so that my utility stay on and avoid any late fees.

Every now and then I’ll need the cash advance to help me out with everyday life and bills that happen. I just recently changed jobs to a lower wage so this is helping me keep things going until I establish myself and get a raise in pay. It would be a big struggle without it for sure so I’m hoping that the government does not take it away. It would be a shame if they did.
There are times when I have an unexpected bill that pops up and I like to use the cash advance to make sure that that bill is taken care of quickly. I chose to do the cash advance instead of putting things on my credit card. Credit cards ten not to be paid for and just sit there so this works well for me.

When I need help and I m short on cash to pay my bills I ll use and get a quick cash advance to help me out and make sure it s paid on time. I do nt want to have to go to the pawn shop and would rather do things this way because then I do nt have to put up any of my things as collateral.

Whe I fall behind the loans make it easy for me to come and get the money to pay our bills. When our bank is closed, it is easy to come and can my paycheck.

Things have gotten better for me with the help of the loans by allowing me to catch up on things like paying certain bills and other financial concerns and I am thankful they were available at my time of need.

I only get paid once a month and it varies on how much I get because I m on commission and the cash advance is my way of keeping my financial situation leveled out. The cash advance helps me and makes me more disciplined paying things back where with a credit card it can just keep building up.

I had a little problem a XXXX weeks ago and the loan helped me get ($200.00). This is a good business environment and will forever have my business

I ll a lost always use the cash advance to help us pay current and past due bills and debts. Both my husband have talked about this before and without having any type of good credit this type of service is the only help for a small loan that we can get. What are we supposed to do? The go need to eith find another way to help us or just leave the cash advance alone.

Cash advances for me are used for medical bills, appliance repairs, and any bill that s left behind. This has been such a huge help for me and I m very thankful that it s there when I need it. My life would be much more complicated and difficult if this were taken away from us.

I have a son that just finished medical school and he is still trying to make his way and I use the cash advance to send money to him so I can help him out until he gets back on his feet. It s nice because it does nt effect me paying my bills so I m glad this is here for me and him.

The cash advance is my way to get my bills paid when I just do nt have enough at the time to get them paid. I do nt want to risk going to the pawn shop and risk loosing my stuff. I want to say that I think it s nobody s business on where I borrow from so I hope that the government stays out of our business and leaves us alone on this issue.

I m XXXX and my expenses sometimes get to be a little higher than my monthly check. I just do nt want to borrow from a family member but I suppose I could. Doing this has helped me keep my independence and not bother other people with my problems. And the fee involved is more than fair I think.

The cash advance is just a way for me to have a little extra cash on me before my next check comes in. I do nt like walking around with no cash on me in case something comes up so I really like this short term way for me to get a short term loan.
August 7, 2015
I send my son money all the time and so that I do not fall behind on my bills I will use the cash advance to allow me to help him out. I do not want to put anything on my credit card and I like that it is fast, easy and I take of things my own way. As a mom, this is really important for me to be able to do this for him.

August 7, 2015
Cash advances help me catch up mostly on my house bill or mortgage payment. In the past I just be late when I was short on cash and get hit with enormous late fees. So now when I am short I avoid those extra fees by using the cash advance. This provides me with quick relief to my financial needs.

August 7, 2015
I've used the cash advance from helping me pay for my daughter's graduation to my electric bill. It's generally just to get me by until my next check comes in. I like the fact that it has to be paid back on my next check and is not all drawn out for a long period of time. I only want to use this as my option for a short term loan.

August 7, 2015
I'll usually use the cash advance for helping me keep up with my bills or to buy food and diapers for my kid. Honesty here is no other option for a person in my position. I only use it when I need it so I would think the government would just leave this alone. I'm one of the many people that does not have any credit so for people like me what do they think we should do?

August 7, 2015
The cash advance is my way to help me supplement my income when my check is not what I was expecting. I'm in the service industry and my pay goes up and down and I can tell you that the cash advance is such a big help to me. I'd probably not be able to meet all my obligations some months without it.

August 7, 2015
Right now I'm helping out my parents because my dad lost his job so while he is looking for work the cash advance is helping me to be able to help them out. I've chosen the cash advance because this all happened so quick and I needed to get some extra money quick and this was a very fast process. Without this I would not have been able to help them with their rent and they would have been evicted.

August 7, 2015
The cash advance helps me out a lot. If I have a situation at home or if I need help paying for my child's school the cash advance has badly enough out so many times. My husband and I are working on having an emergency fund but for now, the cash advance is our emergency fund.

August 7, 2015
There have been many times when I've had to use the cash advance because with the way my bills are scheduled they do not always align with when I get paid. It's been a big help to me to ensure no bill is left unpaid. This type of product allows me to fend for myself. If this was not available then I know for a fact my situation would be in very bad shape and the late fees would be out of control. I have no problem with the fees involved. I really like having the option to use this when I need it.

August 7, 2015
When we run low on cash the cash advance sure was a big help for me and my wife. It really served the right purpose us to get caught up on our bills. It's really good because they have worked with us when we fell behind paying it back. It's been a lifesaver for us when I had some medical bills that piled up.

August 7, 2015
The cash advance has helped make up the difference on my paycheck when I recently moved to the area. It's helped me keep all my bills paid on time during this period. My credit is not high enough for a traditional type of loan so I'm really glad I had the cash advance as my option. This really was my only option.
I'm still getting used to getting paid every other week with my new job where as I used to get paid every week. The cash advance is helping me out during this transition. Banks are pretty strict with their requirements for a loan and this program has been easy and I get just what I need. I just do nt want to burden my family with my financial issues so I m so great full for the cash advance.

When I run short on paying some bills the cash advance is my go to way to get them taken care of and avoid those late fees. I do nt want anything long term and the interest rate on the cash advance is much more affouthan any other options that I have at this time. It really makes me mad to thing the government wants to do away with this and I hope they do nt.

Cash advances have been helping me out with paying off a lot of my medical bills that I racked up when I was sick. I like it because I only use it when I need it and it s very fast and easy to get. I did nt want to go to a pawn shop and pawn my stuff because that was really expensive to do.

If I ever need help with buying some groceries, gas or bills when I m short, I ll use the cash advance for help to get me by. I find this to much cheaper than the ones on line. If this were ever taken away I would probably have to go back to the online cash advances.

There are times when I have a gap in income from my pension, social security and my job. So when those gaps accure then I ll use the cash advance as my insurance to fill those gaps and keep things good with the people I owe. This has always been the fastest way for me to get the help I need when I need it.

Mostly all the times I use the cash advance is to help me and my wife out with our rent and if there is anything left over I ll use it to buy some groceries. This is always the fastest option for me because usually if I need extra money it has to be quick. If this were nt around I would probably have to go to some charitable organization.

I like to use the cash advance whenever I need help finishing getting my rent paid or if my electric bill is more than I had planned on. I wish the go would understand how much a service like this helps us people out and really if it was nt here for me I just do nt know what I would do. It s not like there are a whole lot of options out here.

I have a loan payment that I sometimes need help with and the cash advance has been helping me get that loan paid off. It s also has helped me pay my property taxes. Even sometimes when all my bills are paid I just do nt have enough to put gas in the car or grocery on the table so really the cash advance has been helping me out to manage my finances and keep me going. There is no other option out there for me so this needs to stay with us.

There are times when I just do nt have enough for getting my bills paid or something like that. I ve used the cash advance to keep all my bills paid on time without getting any of those late fees added on. I ve tried to borrow from my family before it is was a huge hassle so I ll always use this as my backup plan when I need help.

A payday loan has helped me get back on my feet. It helps me stay on track with my bills and not struggle on getting behind. Late fees and bounced check fees are greater than the loan cost.

Payday loans have helped me a lot. Paying bills on time and unexpected expenses is why I use the loan service. They are quick and easy. They sure help relieve the stress of my finances.
Payday loans has been very helpful in the past due to the economy.

Payday loans have been a very big help when I get unexpected bills. They also helped at XXXX.

I am helping out my mother right now with her bills because she does not have any help from other family members. The cash advance makes it possible for me to be able to help her out and keep up with my bills at the same time. I also from time to time help out my son with some of his expenses so as you can see it would be absolutely horrible if this was not available for me. It would affect all of us.

The payday loans help me when I got in a financial jam. I had to pay rent on time to prevent being evicted. The loan helped me until I got my next paycheck.

Bills and more bills is what I use the cash advance for. I've tried to get loans from the bank but they charge too much interest and there requirements with credit make it impossible for me to use them. The cash advance is easy, affordable and can be done quickly when there is an emergency.

Cash advance helps me out with all my bills and would be totally lost without it. It helps me out with every aspect of my life from work to home. If this were ever gone and not available I would be in big trouble because my option are very limited so I'm really hoping it's always there for me when I need it.

The cash advance keeps me going. It's used for mainly everyday expenses including groceries. With XXXX kids and the way everything is so expensive I need this sometimes to get by. Borrowing from family and friends is really not an option for me because I don't want anyone knowing my busy.

Whatever bill I have and I need to catch up on like electric or my rent, the cash advance is my way of getting help and a small loan to get me by until my next check comes in. I'm still working on my credit and the way that it still is this really is the only loan I can get. I think the fee is just fine for the help I get. I'm getting close to being back on my feet and not have to borrow from anyone anymore.

I've had quite a few house repairs lately that have needed to be taken care of quickly and that's where the cash advance comes in so handy for me because it's quick and affordable for me. I would go crazy if the government ever took this away because I do not have anyone else I can borrow from. This is a necessary service for all the people I know.

The cash advance helped me stay out of debt. I do not get a lot of money from the government and without the cash advance my life would drastically change and go down a lot. When my budget gets all messed up the cash advance fixes everything for me and my wife. We really would be hurting without it.

The cash advance saves me all the time. XXXX I have bills that are due in the begin of the month or in the middle I can always count on this for help when I need it. My life would be such a struggle without this because with my credit the way it is this is my only option for help when I need it.

The cash advance is not always used for me but it's nice to have in an emergency to get a bill paid. It's so much better than going to people in my life or even use a pawn shop which I've used in the past and it's just way too expensive for me.
Cash advances are such a wonderful thing to me. I'm getting older and only get paid once a month and the cash advance has helped stabilize my financial situation when things get a bit out of control. Generally I'll use it for my car payment but really I've used it for some many things when I get into a little trouble.

Both me and my family use the cash advance whenever we are in a bind and need help quick. Recently I needed to do one to help me move into my new apartment. This service makes and keeps me independent financially so I don't have to ask family for help. I have no credit so this is the only way to get a short term loan for me.

My husband is the only one that has income and it's just once a month and it's fixed so anything that comes up financially can be a problem. The cash advance solves those problems when they come up quickly without any hassles. We would really be lost without it.

There are so many reasons I use the cash advance. From car repairs to helping me out with a bill that may have come up that I wasn't ready for. I really need this service because my hours at my job go up and down so when I don't get what I'm supposed to get the cash advance levels everything out for me.

There have been times when I've needed help getting some of my bills paid like my car payment and electric bill. Sometimes when all my bills are paid I don't have anything left to live on so it's helped me survive at times. The late fees would be astronomical if I didn't have this to rely on.

I will strictly use the cash advance to help me pay my mortgage when I'm running short. My son is very sick and he is now living with me and being on a fixed income and now adding another mouth to feed and everything else, the cash advance has saved me many times. It's such a great way for me to be able to take care of things myself.

Last year, I was in a bind after my car broke down and I had to take my dog to the vet. So I took out an installment loan ... without fully realizing how high of interest they were charging. My ($800.00) loan was going to cost me almost 3 times what they loaned me! Once I had paid the ($800.00), plus a more than reasonable amount of interest, I filed a complaint with CFPB requesting that the Lender close my account as paid in full. Less than 2 weeks later, I received an email from the Lender fulfilling my request! I appreciate the work that CFPB put forth in assisting me.
I went to college around XXXX years old. I signed for a few loans (not sure of what I was getting into.) Thankfully, they are federal student loans so I was able to get them under control and consolidate. I wanted to return back to school, so my Mother co-signed a loan for me. She co-signed a private student loan. I had no idea I would be in this much financial hardship because of XXXX XXXX loan. Now, my debt is in collections and rather than call me to talk to me about my debt, they contact my co-signer. I rarely get calls and almost never get mail from them. They are telling me that the minimum I have to pay now is XXXX a month. This is not possible. I work full time at a bank, I have bills, rent, a car, etc. I only make about XXXX a month, so XXXX is clearly not possible for me. I have tried to get them to lower it but all they ask is "Can you borrow XXXX from someone?" Unfortunately, that is not possible at the moment. I have basically ruined my mothers credit, my credit is also ruined. At this point, my dreams are crushed of being able to buy a home, ever buying a new car and sadly, we have decided not to have kids because, financially, we can not afford it. I have basically ruined my mothers credit, my credit is also ruined. At this point, my dreams are crushed of being able to buy a home, ever buying a new car and sadly, we have decided not to have kids because, financially, we can not afford it. I am thinking of speaking to a lawyer about bankruptcy, but the thing is, the only debt that is crippling me is this loan.

We had car trouble over the weekend that depleted our checking account and the loan helped us get our truck running.

The loan helps me getting my bills up to date.

The loan helped me pay my bill.

With the loans I have been able to catch up on past due bills and have helped my family when we’ve gotten behind.

Cashing checks for cash is convenient one stop shop

The process was made very easy and I am now able to purchase my son’s XXXX medication.

I like the low fees.

The loans help with paying bills and I cash my husband’s pay checks.

The loans are very easy and convenient for me.

I like the fact of having the cash right there instead of waiting for it to clear the bank.

The loan service has been great and has always taken care of my problems. The new loan gives me more time to pay back.

Loans help by providing quick financial help for everyday necessary bills and emergencies.

Makes my job a lot easier, on paydays to cash my checks. No hassle.

Loan helped with an emergency situation.
August 3, 2015
Your service allows me to make ends meet until my next payday.

August 3, 2015
To whom it may concern, you have helped me in many different ways. Sincerely, your service has helped me pay bills and mortgage payments.

August 3, 2015
We have been able to pay bills and have money for groceries. The loans have been a lifesaver! We use the money mostly on bills! Thank-you!

August 3, 2015
I have had several medical issues in the past year, and the loan services have helped me to maintain my household expenses and pay on the medical bills.

August 1, 2015
The state of California is collecting usurious fees amount to 30% of employment taxes from consumers if they pay late. I employ two individuals in XXXX home and quarterly need to file tax returns with the CA Employment Development Department XXXX EDD XXXX. The EDD does not send me any statements, forms to file or reminders that taxes are due. I failed to remember to file the return due XXXX XXXX until the XX/XX/XXXX. After I fully paid all amounts due for six months on XXXX XXXX, the EDD sent me a bill for an underpayment penalty of 15% and late report penalty of 15% for the same amount that combine to 30% for a 60 day late payment. And you think you have problems with pay day lenders!!! 30% for 60 days is 180% annual rate. How many other consumers are they subjecting to these rates.

August 1, 2015
My granddaughter and her husband needed some money, approximately ($1200.00). They got a loan from an auto title loan company. I found out about it, asked her if I could see her contract, she showed it to me, and they would have been paying more than 300 percent interest per year. I paid off the loan immediately, and for two days the payoff was the amount they paid plus ($70.00). I can not imagine that this is legal. These people are preying on young people who are in need and are desperate enough to think they can pay the loan back. They would never have finished it. Is there something we can do to regulate the amount this type loan company charges for fees and interest? Or, even better, is there some way to close them down and prosecute the owners for loan sharking?

July 31, 2015
My hours have been cut in half because of all the rain we have been getting and the cash advance has been helping me supply enemy income in the mean time. I think this is the easiest way to handle my situation right now. This works for me way better than trying to pawn some of my things.

July 31, 2015
The cash advance is usually my way to fill in the gaps because all my bills tend to be due all at once. It s great the the cash advance does nt have anything to do with credit because for now it s actually helping me bring it up. If I had to and the cash advance were gone, then I would have to go back to putting things on my credit card and I really do nt want to do that.

July 31, 2015
I ve recently had numerous medical issues and have exhausted all my regular co pays so the cash advance has been helping me out with my bills to avoid any late charges while I pay for my medical issues. I do nt have any family I can borrow from and I surly do nt want to ask my friends for help. I absolutely do not want the government to stop this program because it s not hurting anyone.

July 31, 2015
I m on a fixed income and only have XXXX income coming in and the cash advance has been such a blessing to me. I do nt have many other options at my age so I m just so greatful for this. I m pretty sure I d have to live without certain things if this were gone. It s really a good deal because it does nt cost much and it gives me just what I need to get by.
I just moved here and I'm getting adjusted with moving and getting my bills paid on time and stay a float. The payday loan has been my lifeline to keeping myself going until I get situated again. The payday loan from what I hear is the safest way to get a loan and I trust it a lot. This is so necessary for me when I need it.

I had an emergency dentist appointment and they would only take cash or check- no credit cards. I did nt have the extra cash available immediately and the pain was unbelievable. I got the payday loan and was so fortunate to get out of the extreme pain the same day. The loan company really saved me.

Sometimes I get behind on some of my bills or sometimes I need some extra cash to go out or buy something. The payday loan is the easiest and fastest way for me to get cash when I need it. I like the fact that I can pay it off quickly. It would be a real hardship on me if this were ever to go away.

I only get paid XXXX a month. If unexpected expenses come at XXXX for Medicine or repairs I do nt have the money I do the loans at a payday place and then pay off when I get paid again.

A payday loan has helped me in many ways to keep a bill current and avoid late fees.

When life through me curves or I just need some help paying for some bills or gas then I use the cash advance to help me out. I m a XXXX and do nt get paid in the XXXX so this really helps a lot. I m not sure what I would do if this were gone. I guess I d just have to get another job.

Mostly the payday loan helps me keep my bills paid. My hours at work sometimes get cut and I need this type of service to help me out during those times. I m making time right now to get a XXXX job to make it so this is nt needed but for now it sure helps me.

Payday loans is very helpful for me to keep my bills paid on time. I would be paying huge bank fees if it were not for the loans.

I have had emergencies in which I could not come up with the cash that I needed at the time. The payday loan company has helped me out many times.

I experienced major carat problems and did nt get paid until the XXXX. I got a payday loan to help me fix the car and will pay back on my payday.

I have so many bills that are do all at once and this payday loan service helps me stay on top of them. It s been great to help me not to get those large late fees. Sometimes I even use this to pay some bills early so it actually helped me improve my credit. This is so much better that going to a pawn shop.

When funds are low or I have an emergency that needs to be taken care of quickly I ll use the cash advance to get the help I need. I do nt have much family in the area and since this typ of loan can be paid back quickly, I reall like it a lot. I would be stuck between a rock and a hard place if not for.

Sometimes I use the cash advance for bills and sometimes I use it to help out my grown kids when they need some extra money. It s very easy and quick and such an asset to me when I need help. I m not a very good saver but I m working on it.
The payday loan helps me make ends meet every now and then. It's such a big help when I need help with a bill or really anytime I need a little cash to get me by. The fee that is involved is no big deal and I like that I'm able to get XXXX and pay it back right away and not have something long term. I'm working on doing better with my budget but it's nice to have this as an option.

I only use the payday loan to have some spending change to have in my pocket. Occasionally I'll use it for a bill but mostly it's for recreational use. It's so nice because it's easy and quick to get. If the cash advance was eliminated I'd be ok but I don't think it should be taken away from most people because I know they really count on it.

In the past, I use the cash advance when I was in the transition from working to retirement and now I'll use it when I want to go on a trip and have some extra cash to have so we have a better enjoyment on our trips. We don't like applying for loans because it's so drawn out and complicated and usually the payback is such a longer time.

I will mostly use the cash advance to pay back my siblings when I've borrowed money from them. I know I would probably be behind on my bills if this were gone and also would not be able to payback my siblings in a timely manner. I find it disappointing that the government is getting in our way and trying to take our rights to use this product.

I just retired and right now I'm still adjusting to the new lower level of income coming in and the cash advance is helping me out during this transition. This is such an easy process and is such a big help to me. My only other option would to pull money out of my savings and retirement but I want to leave that alone so I'm very happy to have this cash advance program for help keeping it there.

I'm a college student and this cash advance program helps me every now and then to help pay for my education like for books and stuff. This was the most logical solution for me because the cash is immediate and convenient. I could go to my parents but I'm trying to be independent and take care of things myself.

The payday loan has gotten me out of some really tough spots when I've had some bills that needed to be paid and I was short on cash. I could have gone to my aunt for help but I've been really trying to be able to get through these times and so far it's working.

The payday loan is my go to way to help me out and catch up on bills when I fall a bit behind. I have CDs that I could go into I suppose if it was an emergency but I just do not want to touch them because they are my real backup plan. This is a more convenient way for me to handle my financial shortfalls.

I only use the cash advance for help with my rent. Sometimes my husband does not always have full weeks where he works so this will help us out. We would absolutely be lost without this. I have XXXX kids and we have a lot of expenses and this really is a huge help to us and without it our life would be miserable.

Sometimes I get in a situation where a bill or an emergency needs to be taken care and the payday loan will help me take care of those. I also will use it around XXXX time to help me out during the holiday. More than anything else I use this service because of the convenience and how fast it is.

I have money in the bank in a special bank account so the reason that I use the cash advance is so that I do not have to touch that because I know that once I do I will pay it back to myself. It's easy and fast and takes care of any emergency that might come up. I'd like to think that this will always be around for me.
This is my first cash advance because I was just a little short in getting a few of my bills taken care of. Those bills I need to get taken care of and I know something would have been shut off it this was nt available for me. It was so fast and easy and I m just so glad it was here for me.

With my husband just loosing his job and my income is the only thing coming in right now, the cash advance is helping us pay bills and with XXXX kids even groceries. We like that it s fast and easy and always there for. I m not really sure what we would do without it.

I will use the cash advance when the unexpected things in life happen like car repairs, vet bills. Really helps out because you budget for your bills and not the big things that you do nt plan for. Without any family support in the area, the cash advance is really our only backup to when things happen.

With the way I get paid which is bi weekly and I need help with some of my bills, then I use and get a quick cash advance to tide me over until I get paid again. Since my credit is nt so good so this type of loan is what I have to use in the time being until I get my credit back in shape.

I m the family member that everyone goes to when they need help so in reality the only reason I use the cash advance is to be able to help them out. If I was nt able to do this for them then they would be homeless or even worse have to come live with me.

The cash advance is a supplement for getting my rent paid every now and the. If this was nt here then I know that I would have been paying lots of late fees or even loose my apartment.

The cash advance helps us out when we are in a bind and it helps us with getting our bills paid. I ca nt go into my bank and get a small amount of cash for a loan so this is truly our only option. It s even helped us pay for some groceries at times.

If I get behind on my bills the cash advance helps me out tremendously. It does nt happen a lot but when it does it s a huge help to me. If it was nt for the cash advance my late payment would really add up and at the end of the day would be much more that what it costs to do a cash advance. I also really like how fast and easy it is to do.

The cash advance has helps me specifically to avoid late fees and portending my credit. I ve done the math and the cash advance is much cheaper than paying late fees. Without any other options I suppose if this were ever gone I would just have to pay the late fees and let my credit go down.

Like most people I love paycheck to paycheck and by the end of the month I sometimes run short and I ll use the cash advance to see me through instead of asking my friends for money. It keeps all my bills paid on time without and type of hassles. You ca nt go to a bank for this type of fast and small hep so I m so thanks for this service. I think the interest is more than reasonable.

Sometimes my social security just is nt enough when something comes up that is totally unexpected, then the cash advance helps me pick up the pieces and take care of that problem. The only other person I have as a backup would be my dad but I just do nt want to go to him with my problems.
This company really helped me out when I needed money to pay my rent, by borrowing the money it prevented late rent fees.

I need extra money to take care of a personal issue. The staff helped me by making me feel comfortable and explaining my payment options. I really had no other options.

I only get paid once a month and the cash advance is a nice buffer for me and sometimes I have to juggle things around to keep things paid on time or stay ahead on certain bills. It's such and easy and hassle free program and only use it when I need it. It's nice to have in my back pocket when I'm in a pinch.

Me and my wife have poor credit but we make good money and sometimes we need help or we have an emergency. So the cash advance has been helping us pay off our creditors that have been offering us settlement offers so this is building up our credit again. The cash advance has made this all possible for us.

When I have times when I'm short on cash and need to pay a bill like my electric or car insurance or even to just have some money so I can put gas in my car, I'll get a cash advance to help me out until I get paid again. I don't know what I would do without it. It's been a blessing to me.

My son has a XXXX illness and his medical bills are very expensive and I can tell you that the cash advance has been there for us to help us keep our bills paid. The cash advance really helps relieve the pressure on keeping my bills paid to I'm extremely greatful for it. I just don't have any idea what I would do without it.

I'm a XXXX and only work part time so the cash advance helps me right now push through and keep things paid on time. I've chosen the cash advance for help because I don't want to use credit cards because I might not be able to pay them back if it gets drawn out for a long period of time.

I'm a XXXX and during the summer I don't get paid and from time to time I'll use the cash advance to keep things going until the XXXX starts. This is easier and you get cash right away which makes it very convenient. It's safe to say that it's much better than trying to borrow from my mother.

The gap between what things cost and what wages are is getting bigger and bigger and the cash advance is a great way to fill in the gaps when needed. It's helps for people like me that struggles from time to time. This works for me because it does not cost much and it's fast and takes care of the issue fast.

I can't always make it with my bills as I live paycheck to paycheck and the cash advance saves me a lot. This is the only thing I can afford to do because the banks want you to take a large loan and pawn shops charge too much. I also had an instance when my grandmother passed away, I would not have been able to go to her fine roof not for the cash advance.

Cash advances are a big help to me. I use them to help finish my wills when I'm short on cash. Mostly it's for rent and electric but really could be anything that I'm short on getting paid. I've found that it's much easier to get a cash advance than it is to get a loan from a bank and that's a big reason why I use it.
The cash advance has helped us so many times to avoid paying late fees. If we ever fall behind and we need a little bit of money this really helps us out in a pinch. Usually it helps us with keeping our rent and car insurance paid and up to date. I do nt want to have a long term debt and that why I do nt go to my bank. This is extremely convenient for us.

I use the cash advance for the things that need to be paid and I m short on cash. I do nt make a lot of money so sometimes I need help. This is a handy program and it s fast and easy. Without this would be a big burden on me and at my age I just ca nt handle the stress.

There are XXXX things I generally will use the cash advance for which is to help me with my rent and electric bill. The fees are low and I knew I would be accepted which probably would nt happen at a bank. We literally would be homeless if this were ever taken away. I think it s just cruel that the government wants to eliminate this.

I ve been trying to play catchup as some of my bills were more than expected and so I m using the cash advance to help me get caught up and it s working. It s been an invaluable tool for me to get caught up is ver reasonable and is just a huge help for me right now. I do nt know what I would have done without it.

I will only use the cash advance when I have an emergency and I m out of cash so I think this is a great thing. It s so nice to have this at my disposal and I think the government should just leave it alone. I do nt have anyone else I can borrow from. I need this as a safety net for when things go wrong.

I ve had some issues with my car and have had to have a lot of repairs done and the use of the cash advance has been helping me keep it on the road and running so I do nt miss any work. My situation would be so much worse without it. Please make sure to keep this for us because things happen and we need help every now and then.

There are times when I run a little short in getting my rent paid on time and the cash advance provides me with that little push to get me over the edge and get it paid on time. This is the only type of loan I qualify for because of my credit so as you can see I m greatful that it s available. This is just a great and affordable thing for me so I hope it stays with us.

With the way all our bills fall into place and we find ourselves in a bit of a bind and we only use it as a backup plan when times are tough and all our bills are paid we sometimes need a little bit for everyday things until we get our next check. We have no credit to speak of so at this point in our lives this is the only thing that can help us get by.

Getting paid every XXXX weeks and sometimes my bills just do nt line up correctly so the cash advance provides me with the time I need to get them paid on time and avoid late fees. I do nt have many family members for help and they probably could nt anyway. This for now is my only other option and it really gives me peace of mind and keeps me independent.

The cash advance helps me out a lot. Like I m using XXXX right now because I have to go out of town real quick and need some extra money for gas to get there. With the way my credit is I ca nt get a credit card so this provides me with the money I need sometimes. It s always worked out well and is easy to pay back.

The cash advance helps me level things out and helps me keep my financial situation balanced. I think it was a very easy and fast process. It would be extremely difficult without the cash advance. I m disappointed to hear that the government is trying to eliminate this service when I know it not only helps me but others I know. Hopefully this statement and others like it will help convince them that this service should not be their focus and helping others.
This was the first time I’ve ever used the cash advance. I have a dear friend that is XXXX old and she needed some help financially and I wanted to be able to help her out. I do not have good credit so I saw the ad on TV and also have a friend that uses this service so I thought I’d give it a try. I’m so glad it was here from me and my friend because without it I just don’t know what we would have done.

When I get backed up on bills or I want to take advantage of a deal on something that is too good to pass up I’ll use the cash advance in those type of instances to help me out. I’d much rather go about things this way instead of involving a bank because that process is much more complicated and more expensive.

I am borrowing ($300.00) today to carry me over to my payday in 8 days. Also it is convenient to stop here on my way to work.

I came in today to get a loan for a down payment on a house. I am renting with some friends. The process was quick and easy and really helped me out. The people were friendly and the process of repayment was easy also.

If I ever run short before payday rolls around then the cash advance is my way and help for things such as bills gas and even groceries. I usually only need something small to get me by and with my credit not being so good then I’d have to say this works perfect for me. I really don’t have much other options so I’m sure glad it’s around for me.

The cash advance is a big help to me when ever I’m short on my bills. The cash advance is also the only option that I have. It really does help me avoid late fees and overdraft fees, it’s worked very well for me and I’m really hoping it does go anywhere because I need it.

The cash advance helps us out on our off weeks of getting paid so it fills in the gaps especially when something unexpected comes up. I don’t know of anything else that can give us this type of help so quick. Not really sure what we would do without it at this point.

When unexpected things break around the house or an unexpected bill comes up that’s when I use the cash advance to help me out and get through. I don’t ever need a big loan and just need something small to get me by until my next check comes in. I don’t want to ask my job to loan me money so I’d have to say this works well for me.

Payday stores is a convenient way to get. Money when you’re in need, even when you have problems paying back they work with you to get where I need to be.

The cash advance has helped me get out of so many jams and it’s mostly used for my car issues. If it were not for this I would have missed so much work if it was not there for me. I know for a fact that things would have spiral out of control. It’s quick and easy and with poor credit it’s really my best option.

Whenever I have things come up like when my air conditioner went down or when my insurance payment came due before I was expecting it the cash advance is always there for me to handle these life emergencies. The cash advance is temporary and I like that I can get XXXX, pay it back quickly and be done with it.
The cash advance helps me out in my whole life. From helping me with groceries, bills, gas … just about anything when I run short on cash. Before I used the cash advance XXXX time I over drew my checking account and got hit with over {$250.00} in overdraft fees. So when I get in a bind or I think that s going to happen, that s when I get a quick cash advance to help avoid that.

Cash advances help me out when I m in a bind financially and I need help right away. It s helped me with Bills, food and for medications. I like taking care of things this way. I do nt have to pawn anything and it s extremely convenient. It really helps me take care of any emergency that pops up.

I recently had to take a week off from work due to a family issue and the cash advance has helped my family get through until my next full check comes in. It basically helped with gas and putting food on the table. I do nt know what we would have done without it really so I m extremely greatful to was here for us and hope it s around for a long time in case of any emergencies that come up.

I ve had some roommates that have nt always worked out and there are times when they do nt pay part of their rent and things and the cash advance has helped me to make up the difference until I was back on my feet. It has really given me peace of mind and helped me through the rough times. With my family being out of state this is the quickest way to get the help I need.

I normally use the cash advance to help me pay my bills when I do nt have the money right now but will have in a couple of days. It s helped me buy groceries even put gas in my car. I m so thankful to have this as a backup plan. You ca nt get a small loan like this at a bank so this option really works for me.

The cash advance has been helping me some of my XXXX treatments. My XXXX does nt pay for everything so this cash advance has really saved my life. If this was ever taken away I m not sure I would be here today if this were gone. I just ca nt believe that the government has the XXXX to get involved in something that have no idea how it helps us.

I enrolled in a payday loan debt consolidation firm inXXXX XXXX for a 6 month program. They withdrew {$400.00} each month and in XX/XX/XXXX I completed the program and received a letter datedXXXX XXXX ( received XX/XX/XXXX ) stated that fact. Meanwhile XXXX of the lenders sent me a letter stating that not only did I owe {$300.00} but it was sent to collections and was on my credit report bringing my score down. I called the lender to explain that the debt consolidation company had paid it, and they said they had contacted company but received no response. I contacted the company to get proof that the amount had been paid and received no response. I feel THIS IS CRIMINAL!

CFPB contacted the company and have not received a response either. They are continuing to reach the consolidation company however, I would like to see some stronger action. I dont know if CFPB can do any more and maybe I need to contact another agency. I thought CFPB would do more to help me.

I use payroll advances when I am running a little short and have bills due.

I use the payday industry to help pay bills.

When I run short on cash and need a few extra bucks to get me by ill get the cash advance to fill that void. I ve used from everything from bills to using it to go on a quick trip. I use this because it s reasonable fees and it s short term. I never want to ask any friends for help so I m very happy with this service.
Whenever I m short on being able to get a bill paid because my hours have been cut at work then the cash advance is there for me to get real quick to make sure I m not late on that bill and have something shut off or have a late fee. It makes my life much less stressful. With my family being in the same position as I am it so nice to have this kind of help when nobody else can help.

The cash advance is a tremendous help to me when I need some extra cash. Especially when my hours at work go up and down so in those situations this has been a fantastic help to me. Recently I used it to help me pay for my family reunion which was able to go on because of the cash advance.

Sometimes my direct deposit from my work runs late And when that happens I ll get a cash advance to get me by for a couple of days for gas or something like that until my deposit comes in. I suppose I could ask my mom but I d rather not. This is a mutual relationship that I ve grown to appreciate.

My husband is a XXXX vet and sometimes it s just not enough and thank god for the cash advance because we just moved down here from New York and it has been financially a big help to us. I am working now so things are getting better but I do nt know what we would have done without the cash advance to help us out.

The cash advance is the easiest way to get a little extra cash when needed. I like doing things this way instead of asking my family for help. It s extremely convenient and fast and takes care of my issue without hassles and can be paid back quickly. If this were ever taken away I guess my bills would just have to wait.

I think it s safe to say that I do nt like asking friends and family for money when I need it so the cash advance has made it to where I am independent and take care if my shortfalls in money by myself. I ll basically use it to help me out with bills or something like that. It s a great program that I can always count on because it s so reliable.

The cash advance has been my way of staying a head on my bills. I ve tried to borrow from friends but that always puts a strain on our relationship, plus with the cash advance I m taking car of things myself which makes me feel good.

I like the cash advance a lot because it helps me with my bills and even to buy some groceries. It s been a big help for me. I would be stuck without it because I do nt have anyone else I can borrow from. This is ver dependable for me and I appreciate it.

I will only use the cash advance when I have a bill that comes up due and I m still waiting on my next paycheck. It s usually just a short term need for me so I do nt want some sort of long drawn out loan from the bank. So since this I how I choose to take care of things, if this were gone then I would probably be late on my bills and pay the late fees.

Basically I use the cash advance when life throws you a curve. It s helped me with car repairs and everyday emergencies that come about when you re not expecting it. It s way better and cheaper than going to a pawn shop. It s a extremely valuable thing to have when you need money quick.

I do nt make a lot of money and the government does nt really help us out at all and the cash advance is my lifeline when I need help. I do nt think it s fair that they would want to take this away from us. I do nt ask for help from anyone and handle things myself so I d appreciate it if this stays available for me because it really helps me out with my bills and just to be able to live day to day.
My other option are very limited and the cash advance helped me out to get my rent paid on time. It's great to have in my back pocket when emergencies come up so I hope the government does not take this away. If they do then what are we supposed to do? Maybe the government could give us other options but I'm sure they won't.

Late charges are so high now if I'm ever late on my bills and the cash advance is there for me to make sure that doesn't happen. I'd much rather pay a small fee for a cash advance than all the late fees that would happen to me if I didn't pay my bills on time. It's so convenient and fast so if I have a need it's taken care of quickly with a cash advance.

Sometimes some medical things come up or when something comes up for my house and I'm in between my paychecks, the cash advance is a big help to me. It's the only way I can get some cash quick and not wait for a long process from the bank. My family can't help because they are living paycheck to paycheck. It's really a great back up plan for me when things happen.

I mainly use the cash advance to get me through until I get my next paycheck. It's normally will use it when I have some bills that come up and I'm short on cash. It's nice that it's easy and they don't ask a lot of questions and there's no drama when you get a cash advance. I don't want to borrow from any of my family or friends so I have to say that this is my best option.

Usually I'll use the cash advance to help me out with paying my child care. I like the fact that it's quick and easy. I don't really have other options so I don't want it to go away because it helps me out so much. It's very disappointing to hear that the government would want to take this away. It would be extremely difficult on me if we're gone so I hope it doesn't go anywhere and is always available.

The cash advance is a big help to me when I'm running short on cash while I'm waiting on my next check to come in. I would probably have to pawn some stuff if this were ever taken away. It's sad to thing that the government would want to take away such a valuable thing for people especially when it just helps so much.

The cash advance is something that helps me out with my bills. I don't want to get a loan from a bank because they want good credit. This has helped me avoid late fees or even have something shut off. This makes me extremely ad that the government is trying to do this to us.

In the summer time my husband doesn't get a paycheck because he works for XXXX so the cash advance really levels out our income during that time so we are very greatful for this service. It keeps us stress free and we're able to stay on top of our bills until he starts working full time again when XXXX starts.

The cash advance has helped me out with the big unexpected expenses come up. Recently I've had many car repairs and most recently my roof caved in on my house and I needed to put a deposit down for a new roof. I can tell you it's really been a lifesaver and I don't know what I would have done without it. The fact that this is quick and immediate has made things go much smoother.

I rely on my car for my job of delivery of products. When the car broke down, I panicked. My friend suggested a payday loan to help me out. It worked out great and I was able to pay it off with my next paycheck.

The payday loan company has helped me pay bills on time.
The payday loans helped me pay bills on time while I was briefly on unemployment.

The payday loans help me provide for my family in between paydays. The loans also help me keep caught up on bills.

When my car broke down I turned to a payday loan for help. The loan enabled to continue working without missing a day.

I needed a deposit for my new apartment and the payday loan place was very helpful. The loan helped my family from becoming homeless.

Payday loans have helped me with unexpected expenses. The fees are cheaper than the bank charges for bounced checks. They also have helped me with extra cash for vacation.

I received several calls from XXXX XXXX of Capital Risk Services stating I owed a payday loan from 2008, and threatening me about court. I have participated in pay day loans prior, but I could not recall this one, since they had my information including the last XXXX digits of my SSN I assumed they were a real company until later I discovered on the internet complaints from several people regarding receiving similar calls and referring to Capital Risk Services as a scam. Capital Risk Services contacted me from telephone numbers XXXX which is now no longer in service; and XXXX.

I count on the cash advance to help me out financially. I only get XXXX monthly check and there are times when I need some help at the end of the month while I wait for my check. When my money is gone it's gone and I do not have any other avenue to get a small loan so I'm glad it's here and I hope it's here for a very long time.

The cash advance is a good supplement to my income with working XXXX jobs. XXXX I get paid weekly and the other monthly so the cash advance is my helping hand when I have something that comes up. When I'm short on cash, it's helped me out and it's not as expensive as a long term loan from the bank. It's also much cheaper than paying the night late fees.

The cash advance is really helping me and my wife out right now because she has some medical expenses that are a little overwhelming and this has been helping us stay afloat. With the way I get paid, it's not always the same and the cash advance keeps things on an even place for us to keep things paid on time. This has also help me from falling into the credit card trap.

I generally will use the cash advance to get me through when I'm waiting on my next check and I have a bill that's due. I would probably have to get a XXXX job if this were ever to go away and I really do not have the time or energy for that anyway, so this is helping me out a lot.

The cash advance is a great help to me. It helps me out with my bills when I need help. It's convenient and fast and very reasonable. I have no idea what I would do if it was gone. I'd probably not have electric from time to time. It's extremely important to me to have this as an option for tough times when they come about.
I am the only one working right now and I'm taking care of my aunt too so money is really tight so I'm so glad to be able to have the cash advance to help me out with my bills and any emergency things that come up. Without any kind of credit this works perfect for me and it's extremely affordable and I never have a problem paying it back.

The cash advance has helped me out in so many ways. It's always something like the kids need money, nail in the tires or just about anything that needs to be taken care of quickly. I can tell you that my life would be a lot tougher than it is now. I'm not sure why this would be a problem for the government to let us keep doing this because some of us just do not have any other options.

I'm on a fixed income and I've tried to go to my banks and other and they say that my credit score is not sufficient to get a loan with them so the cash advance has been my only way to get help when I need money for my bills. It's just crazy and sometimes I just don't know what I would do without it. I have no family that can help me so without this I'm guessing I would be homeless without it.

With all the expenses that I have right now the cash advance has been and continues to be a big help to make sure bills are paid on time. If they were late the late fees would add up to be way more than what it costs to do a cash advance. It would be pretty tough without it. I would manage but it would be very hard so this really makes my life easier.

My bills sometimes do not really line up with when I get paid and the cash advance makes it possible for me to avoid late fees on any bills that may slip through the cracks. I'm a XXXX and XXXX is a XXXX to me and the cash advance makes my life so much stress free. I do not ever have to worry about not being able to pay a bill because I'm short on cash. This is such a wonderful program.

My cash advance helps me out because it helps with unexpected bills or money issues that may arise between pay checks. I am the only one that works in my house of XXXX. My husband is XXXX and cannot work and we are raising our XXXX kids on what I make every month. I have to take him to the doctor and medications are very costly. Amscot has helped me over the last XXXX years be able to survive in this world that is not very kind to the lower to XXXX citizens. Without XXXX and this cash advance service I would not be able to survive and pay my bills and take my son and husband to the doctors and to pay for these very expensive medications.

I was a few dollars short of making rent. I got great service and received the funds I needed for a cheaper rate than the late fee my landlord would have charged. It has been a few years since I have been here and needed this help. It is nice to have it available when needed please do not take it away from us.

I have XXXX boys and they are always needing something. And also I've had some appliance issues at home. The cash advance provides me with a backup plan when something comes up and I need fast cash. Being a single mother makes things very difficult and I can only rely on the cash advance as other are either unable or unwilling to help me. Thank god for the cash advance!

The cash advance saves my life to tell you the truth. My finances are a mess right now and this really helping me get things back in order. I'll absolutely use it for every aspect of my life. There are always things coming up, especially with all my car repair issues. I know for a fact that without this I would be homeless so I'm so very happy that this is around for me. It's a vital part of my life right now and I would be devastated without it.
July 23, 2015

All my bills are due in between when I get paid so this type of service is such a great way to make sure that my bills are paid on time. I’m borrowing from my own paycheck so what’s the big deal to the government. It’s none of their business on what I do with my money or how I want to do things so I’m glad that we have people sticking up for us out here because they clearly are not.

The cash advance has been a great help to me from helping me with car repairs and any other unexpected expenses that may come up. I do not want to ask my parents for money anymore so this is the best way I’ve found to be able to take care of my issues myself. I suppose I would survive without it but I can tell you it sure does make my life easier and I’m grateful for that.

When it’s not payday and I have a bill pop up and need to pay it quickly I’ll use the quick cash advance to get that bill taken care. I really like how fast and easy it is, there’s no wait or huge amount of paperwork, and it does not take good credit to get. I much prefer to handle thing myself instead of going to a family member for help.

The cash advance is such a great tool to have when I need a short term loan. My bank won’t do it because they want me to take out something much larger than what I need. I do not think it’s right that the government is wanting to get rid of this especially when I know how much it helps people like me.

There are times that my bills fall in between when I get my monthly check and the cash advance is there for me to stretch out my money coming in. Right now I’m raising my XXXX grandkids and they are always in need of something so I’m very grateful for this kind of service. I much prefer to use the cash advance because I know I have to pay it back quickly and nothing is down out long term.

If I do use mother cash advance it’s usually because I’ve run a little short and need some quick help to get by until my XXXX check comes in. I’ve found that this is a lot easy and faster and I do not feel like I’m being judged. I suppose that I would probably have to suffer through those times if this were ever taken away from us so I’m really hoping that they do not.

Anytime I have an unexpected bill or emergency that comes up and I need some quick cash to get me through, that when I use the cash advance to get me by. My credit is not so good so this for now is the only help I can get. It really makes me mad when I here that the government want to take away from the people something that helps us so much.

I’m in the process of helping my kids out financially and the cash advance is making it possible for me to be able to help them. It would be just a horrible thing if I want able to help them. I think this is a valuable option for people who may not have any other option.

I had gotten separated XXXX/XXXX and divorced XXXX/XXXX. During that time of separation my now ex, had taken payday advances out in my name and social security number. I did not know this had been done until I started receiving phone calls from all these companies. Which had been put on my credit reports.. I have tried to explain that it was not me it was my ex that hand taken these loans out without me knowing about. So, I have been trying and had to pay back those advances in the last XXXX years plus interest to supposedly get them off me credit reports.. (they lied). Now my credit reports show that I did not pay back these companies. I have tried to get to the bottom of this by writing letter to all companies and the reporting credit agencies explaining what the issue is and was. Now, I can not even get a loan or get credit to buy a car or even a home. I have written letters upon letters to all reporting agencies and still get nothing in return ... What Can I do about this?
When times come up and I need some financial help like with a quick short term loan, the cash advance is it for me because it's fast and cheaper than the bank. I'll use it for bills and car repairs normally. It's really my back up plan when things come up and it's such a good service for someone like me.

All my bills are spread out so much throughout the month and sometimes my checks just don't align with when they are do. When these situations come up I'll get a cash advance to help me out. With kids and other things coming up from time to time the cash advance helps keep my stress level nice and low. It's a great service.

There are some times during the month I'll have a bill that comes due and I won't get paid for a few days so the cash advance is my option to do so the bill gets taken care of. I'm trying to budget myself a little better but in the mean this is a huge help to me.

I'm in the process of trying to get on XXXX and while doing this I'm only allowed to work just so much and for the mean time this is helping me out with my bills until this goes through. I can't get any help from anywhere else. For now it's helped me keep a roof over my head and be able to stay on top of my bills. I'm very grateful for this service and wish the government would just keep their noses out of our business.

I've recently got myself in a bind. I'm a realtor and sometimes things are tough and I need help so that's when I turn to the cash advance to help pull me through. It's just horrible to think that the government is trying to do this. It's just another thing the government is trying to do to get into our business. I don't like that at all.

We got a little behind on our bills so the cash advance is helping us right now get caught up. We also will use it for any type of emergencies come up and we need some cash quick. This is our choice because it's so quick and we don't have to wait. If it were not for this I do not know what we would do because we do not have any other options at this point.

I get paid once a month and sometimes I just need a little extra cash to carry me through until my check comes in. This is convenient and fast and I hope it's around to help. I think it's way better then putting things on my credit card because with that it draws out the payback to a longer period of time which ends up being more expensive.

We usually will use the cash advance when emergencies come up and helps us not to destroy our credit by avoiding late payments. It also helps us avoid any type of late fees. There's really not much other things out there that can help us out this affordable and quick. Can't really borrow from anybody like family or friends so I hope this stays around for us because it's great.

I've tried to get help from my bank but they always say no, so this is my only help that I can get other than borrowing from family. So basically I count on this to help me and my family for short term loans.
Right now I'm using the cash advance to help me avoid my overdraft fees at the bank. I over extended myself a bit and this is really helping me avoid so many charges against me. If the cash advance wasn't around I would be ate up with fees. This is such a valuable asset to have at my disposal when needed. I am very disappointed to hear that the government is trying to take this away. It just doesn't make sense to me.

The cash advance helps me catch up in my bills when I fall behind. With the way the economy is its sometimes rough to stay ahead and the cash advance is a great help to me. I also use it to help out my parents when maybe they need some extra cash for something. So many times this has helped me avoid late fees which can really add up.

When I'm tight on cash and sometimes I need a little bit of help to either pay a bill or handle an emergency, then I'll get a quick cash advance to tide me over until my next paycheck comes in. This is such an easy process and I never feel like I'm being judged. I would most definitely struggle if this were ever taken away from us. It would be nice to see the government stay out of things that actually help the everyday person out here.

Sometimes my check is not what I'm expecting and at that time I'll use the payday loan to help level out my income for a brief time to ensure my bills continue to be paid on time. It's so quick and easy and does not require a lot of paperwork. For this type of help it really is my only option so I'm hoping that the government sees how much this helps and leaves it alone.

The cash advance is such a great way for me to get some quick cash when I need it. I do not need it often but it's very nice to have in a pinch. I do not like to use the bank or credit cards because for one the banks do not loan a small amount and want you to get a larger loan than what I need. I love how easy and fast it is too.

I will generally use the cash advance for emergency situations when ever they come up. For example, I'm using one today to help me register my child for school as we are moving to a new area and I do not get paid until Friday and today is the last day to get him registered. I do not believe in credit cards because it's too expensive and it's too easy to run up my bill. This way I can get what I need and pay it back quickly.

I work for XXXX XXXX and during the time when school is out I do not get paid so the cash advance helps me out for that couple of month span to keep my bills paid and nothing gets shut off. I only use this a couple of time a year but it's a lifesaver when I need it. I appreciate this service because it's fast and I can always count on it.

I just learned that my ex-husband received XXXX checks from Fund 1 Independent Foreclosure. XXXX for $1000.00 and XXXX for $300.00. The checks were written to BOTH my ex-husband and me. He forged my signature and cashed the checks. What can I do to obtain my half of the checks AND to prosecute him for this illegal action?

I deposited $5000.00 on my Chase Visa before I left for vacation, but did not spend the whole amount. Now, Chase sends me a check for $3100.00 which is the balance on the card. I do not want this amount to show on my bank and I do not have a checking account with Chase. Chase refuses to cash the check. My bank, XXXX XXXX will only deposit the amount in my account. My Chase mileage plus manager refuses to help me cash the check.

What should I do?
Thanks, XXXX
My name is XXXX XXXX and I heard about Check Smart from a friend. I got behind on some bills, such as my cell phone bill, and needed help. I came here today and got the money needed at a fair cost. Plus the people were nice and helpful. Thank you for being here and asking this easy and affordable.

I am sometimes embarrassed to have to borrow money at times. But when unexpected things happen like car breaks down, sudden school expenses and medicine comes up I have no choice but to turn to a payday loan store. They are kind and explain every step of the process to me.

Hi, To be clear, I did not even apply for a loan with " XXXX. " A distant relative ( not certain we're related ) whom I have no contact with used what I think/hope was a mistaken email address which was mine to apply for a payday loan with XXXX. Consequently, I've received numerous emails about the account and in turn I've called and emailed this company repeatedly requesting they correct their records.

Cash central responded by email with less concern about records and more concern about setting me up with an account. The few times I've called has not yielded much more than a verbal compliance but emails still come.

My biggest concern is that XXXX will take it upon themselves to use my name/identity to open an account regardless of my complaints.

Thank you, I've provided Cash Central's contact information below.

Phone: XXXX
Fax: XXXX
Email: XXXXXXXXXXXX
www.cashcentral.com

I had an issue with a pay loan company, after trying to resolve the issue myself, numerous of times without success, I decided to file a complaint. The company contacted me within less than XXXX hours and a resolution was made. Thanks for your assistance CFPB! : )
I have tried to submit a formal complaint in person at my bank branch ( XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX, OH ) in regards to poor treatment of a customer for since XXXX XXXX. I spoke to the same branch manager XXXX twice. My complaint is in regards to being forced to deposit a Chase Bank issued cashier's check in its entirety into my Chase Bank account accompanied with a hold. I was told to do so without explanation at another bank branch XXXX XXXX XXXX XXXX XXXX, XXXX, OH XXXX, by the branch manager of the name of XXXX. I could not understand how the implementation of such a policy on a Chase Bank issued bank check was fair to a customer who did not have an account let alone one who did. Customers without an account can walk in the bank and request the check to be honored and cashed in full. I asked the teller to speak to the person who was telling her to do it. The teller could offer no explanation. I asked the gentleman whose name I did not know at the time or title. If Chase Bank was experiencing problems with the printing of their own bank checks? He stated... hold on I will give you the money. I was requesting twenty percent of the amount in cash. He offered no explanation of the criteria he never gave me his name or a criteria he used to subject me to such a procedure and walked away. I then asked the teller what would happen to the balance. She stated to her knowledge the balance would continue to have a hold placed on it. The apparent subjectivity of the bank policy and the way it was handled led me to feel I was being profiled, held to some standard that I could only attribute to being an XXXX XXXX female, with her hair all over her head. I happened to be ill that morning and just ran out to pick the check up from daughters. I stopped at that particular branch location because it was on my route home. I had never been there before. The blatant subjective treatment upset me to the point, I asked the teller to return my check to me. I told her I would take the cashier's check to the branch where I normally transacted my business. As I left, I asked her the name of the man who spoke to me. I was so rattled, I drove off with the banks drive through canister. And when I arrived at my local branch, I got out of my car and locked it with the ignition running. I went to customer service and spoke to XXXX. He was extremely consoling and apologetic, to the point of trying to call over to the branch and speak to XXXX, because he could not explain why it happened either. He was told XXXXX was unavailable. I expressed as clearly as I could, .... as a customer .... I should not have to worry about what branch I walked into to be treated fairly. He in turn allowed me to speak to the branch manager XXXX. She would convey she was personal friends with the person she would reach out to contact me in regards to my concern. I waited four hours no one contacted me. I went back to the bank and closed out my account. But, the closing of my account proved very inconvenient and I returned and reopened the account two weeks later. I would see the branch manager again XXXX XXXX XXXX, a week later and state to her again, I still wanted to make the formal complaint. She stated I had closed my account which prevented the follow through prior. But, the person I needed to speak with was on vacation and she would see if she could reach out to someone else. I waited until today. I mentioned to XXXX, I was still waiting to put in my complaint. He stated the true bank manager was back from vacation and he felt she could really help me. I conveyed to her the whole story. I told her things happen but, I really felt it should be addressed so others would not be treated in the manner I was ( without explanation ). I was taken aback when she stated how XXXX was a really nice guy. He had hired her, he was titled even higher than a bank manager, but, stepped down to be with his kids and that she was certain he must have been having a bad day. I said okay, if he will call me and explain to me why he did it. I will not put in a formal complaint. He did not call. I have done everything I can do to try to understand how I could be treated poorly by an employee by Chase Bank. I have endured the platitudes of friendship and appreciation of the injuring employee, while no one has given a care about me, the customer. It is apparent Chase Bank is fostering a climate of indifference which is generating complacency and affording their employees protection accompanied with the ability to wield subjective policies towards individuals XXXX. My complaint is Chase Bank will not allow a customer to submit a formal complaint when subjected to unfair practices that subject him/her to treatment without explanation. Treatment that boils down to a person can be subjectively treated in a manner because of their race. The expressions and actions of Chase Bank branch managers, have left me no other alternative but, to believe my assessment is true.
I do not make a lot of money and I have bad credit, so I will occasionally use one of those high-interest-rate loan companies to catch up on my bills, etc. I always change the payment schedule so that I can make a few monthly payments instead of paying it all back at once. This means I end up paying back more, but for me in my situation it is necessary. Recently I used CashNetUSA for one of these loans. As usual, after the loan was approved I logged in to change the payment schedule, but this time I found out it would be different from other companies I used. I could put off paying the loan back in full by making monthly payments, but the monthly payments DID NOT decrease the total amount due. In other words, I was just paying to put off the due date, not making payments toward the balance! I ended up paying nearly $800.00 for a loan of only $450.00. Please do not ever use CashNetUSA! And make sure you’re well informed before you use any of these payday loan crooks. What they do should be illegal.

I was in between pays and needed some extra funds and Checksmart was there to help me. My experience was very pleasant and I felt as if they genuinely cared about my struggle. Without Checksmart I would have fallen into financial ruin as I did not know how I was going to feed my family and put gas in my car.

As a responsible XXXX, I was able to use a payday loan for the first time to pay my rent on time. I was going to be late since I needed some additional supplies for an important school project. I would have never thought to use one but I was able to pay it back after my next pay check. Even a XXXX can use this responsibly and I was glad to have had a good experience.

My name and contact info has been used at payday loan companies for references purposes. I have never been called as a reference before the loan is made. I have been called several times when loan is not paid and loaner is trying to contact loan customer. These payday loan companies should be made to check references before loaning money! Thanks for allowing me to express my thought!!!

I wanted to thank you for reading my story. I wanted to let you know that a payday loan really made a difference for me when my car broke down a few months ago. It allowed me the flexibility to not fall behind on my bills and still get my car repaired. I ended up just missing XXXX afternoon at work. I had a very good customer service experience at the store I went to and it was an alternative that I would use again. I certainly hope you all will not do away with this option because it really worked for me.

When my basement backed up after some heavy rain in XXXX last month, and my homeowners insurance would not cover the damage, I turned to a payday loan for assistance. I was able to pay for the clean-up and water damage quickly. This source of credit was relief and it made life at home easier. This type of emergency assistance for my family was extremely helpful and taking this credit choice away or even limiting it further will hurt many families.
To whom it may concern: I used a pay day loan to help pay for some school items for my kids. We had some unexpected home repairs and when my kids asked for very specific materials for a school project we turned to a payday loan. I had a very good experience and the store clerk that helped me explained all the fees. Thankfully I paid it back quickly, and my boys were able to finish their project. It is not something I expect to use again, but in a pinch it really did help me out.

Received a letter in the mail. I went to the website and found this.

AMOUNT YOU WANT TO BORROW: $XXXX
ANNUAL PERCENTAGE RATE: 786.51%
BORROWING: ($600.00) + XXXX
FINANCE CHARGE:
TOTAL TO PREPAY LOAN IN FULL ON OR BEFORE YOUR XXXX DUE DATE: $ XXXXXXXX
https://www.castlepayday.com/loan-rates

I think that being the CFPB that you should investigate these outrageous interest rates. XXXX seems really out there. I do nt care if it is TRIBAL or not.

A pay day loan helped me recently and I wanted to share my story. I had someone hit my car, and several others, on the street last year in my neighborhood. My insurance covered the repairs, but I needed the loan to cover the deductible. If I had not been able to do so, I would have had a hard time getting to work and pay for the rental car I drove for almost a month. I understand that the federal government may be looking to remove this credit option and I certainly hope you do not. It was important to me to do this on my own and it really made a difference. Thank you.

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Good Morning : My name is XXXX XXXX, email address : XXXXXXXXXXXX. I have been getting complaints on my cell phone and email address from a company which I do not recognize nor owe money. They have been calling me XXXX or XXXX times per day and sending various emails threatening to sue me in court. It is not addressed to me nor do they provide any information regarding me or my address. This has been going on for at least three months. I have been in touch with my attorney and have been advised to ignore it because he believes it is a scam. I would like other consumers to be aware of this company and its practices. They identify themselves in my email as ACS Incorp ( XXXXXXXXXXXX ). I would be happy to forward the emails to you or the many telephone calls. Please let me know if you are interested in receiving them.

On XXXX/XXXX/2015 I ordered an item from Sears using their credit card. I received a bill which was due on XXXX XXXX and I sent it in XXXX days prior to the day it was due because it was on a Saturday and I did nt want it to be late. I paid the amount in full. On XXXX, I received another bill from Sears with a fee charge of {$25.00} and interest charge of {$14.00} for a balance which was not even the amount I had paid off, I m not even sure where that came from I have no balance prior to the above mentioned, totaling {$39.00}, because they did nt cash my check until Monday. I have noticed while reading comments that many people have had this problem and because Sears was nt resolving it so customers were getting more fees tacked on while disputing. I sent a letter to them on XXXX but I would like to make sure it gets resolved so I do nt get additional fees. According to the new law when a payment falls on a weekend, holiday or when the business is closed I should not be subject to late fees.According to their rules you can call them but they are not required to investigate without a letter, so I did nt bother to call. As of XXXX fees have been waived and case closed!! CFPB is amazing! They were quick to respond and help resolve the situation. Thanks to all the people involved with my case. If it was nt for your help I would still be waiting for a response, I would probably be receiving more charges on my next bill and I would be arguing with someone on the other end of a phone who could nt care about anything I had to say.

Actually I need to find out who or how I contact someone about a payday loan collection scam I m getting calls from someone saying I got online a payday loan which I never got or even applied for they are treating to have me arrested for something I never even got they had personal information about me and would like to get this taken care of asap
Within a half hour today a man named XXXX XXXX called my mother, XXXX of my daughters and my sister. He told daughter number XXXX I had XXXX hour to contact him I had XXXX charges against me and was going to be arrested. He told daughter XXXX I needed to be in court and the police would be at my house within an hour. Told my mother XXXX police were on their way to my house to arrest me, and finally told my sister the same thing. He called daughter number who is in the hospital with her son who has been hospitalized since Saturday XXXX times while trying to talk to doctors. And this guy was dumb enough to leave her a message about me being arrested. I called the number and asked what is the name of the company the lady told me. I asked where they were located she told me XXXX NY and then I explained the above. She says man that is illegal and the man that called you is a sub contractor. She then asked if this man provided a case number I said yes and gave it to her. She then explained this was a collection call about a payday loan from cashnet.com from XXXX XXXX 2013 and gave a bank name with the last XXXX numbers of the account. I explained I have no payday loan. I then explained myself and family are not to be contacted again period that I was going to file a police report. A half hour later XXXX XXXX calls my phone and I tell him never ever contact me or my family and I was reporting him and filing a police report. He then say I did nt say any of that, I explained to him how dumb he was because he left it on a answering machine XXXX different times. The number he called from was unavailable. He then proceed to tell me a name of a street he was on and would be at my house shortly to deliver a supeona for court concerning this so called loan. I hung up and called the XXXX number and explained this is my second call I want me name removed from you list, a different woman told me suck it up your going to court and you will pay and hung up on me. Theses people scared my daughters and mother. I have daughter numbers XXXX kids because she s in the hospital with her son I also had just picked up daughter number XXXX son from preschool they did nt know what was going on. We found out less than two weeks ago my husband has XXXX so the stress level is very high I shook for an hour. This is wrong illegal and this company needs to be stopped.

Caller : Legal services
Call Type : Debt Collector

Keep getting repeated calls from Priority One Solutions on a claim. They tell me they sent me paper that I would have to sign for and that I received them. I told them no I have not please resend they refuse. I supposedly owe XXXX different payday loan places for loans taken out but not paid. They refuse to verify the debt only saying I submitted my initials online. They repeated ask if it is my intention to do fraud on this company. They further state that they are pressing charges for bank fraud. I repeatedly tell them it is not me I am identity theft victim but they refuse to accept any documents on that. They never say that this is an attempt to collect a debt. Major scammers.

If I did nt have access to a payday loan I would nt have been able to relocate to get closer to my daughter. The loan helped ease the load until I got my XXXX pay check.

If a payday advance were taken away I XXXX XXXX would nt be able to provide for family and pay bills.

The reason I use Check Into Cash is because when I have unforseen XXXX bills or car breakdown they are always there for me. Their fees are reasonable and I am always happy for their services.
4 years ago, my husband and I moved to Alabama for a fresh start. The bad economy had taken a toll on our businesses (XXXX and he had a XXXX). I was also a XXXX so I had started working full time XXXX again and had moved up XXXX. I m supposed to know how to manage money and budgeting. My husband worked for XXXX preservation company after another, each time being taken advantage of and losing more than we gained. He finally settled XXXX. He had a few steady jobs with XXXX company, and it looked like things were getting better. We were expecting our XXXX son. I had taken out a title loan back before XXXX, and we were steady with the payments, making a little headway. He decided to take out another title loan to buy some equipment he needed XXXX. Within 2 months, his boss stopped calling. The jobs dried up. At XXXX point he was home for almost 2 months straight ; XXXX I started taking out payday loans online just to make ends meet. There s almost no limit to how many they will let you get, so I ended up with XXXX, with interest payments around ($280.00) every 2 weeks. Just when it looked like we would lose everything, my husband got a call about a XXXX position. He s been working his tail off XXXX. Thank goodness for my job, or we d have never made it through, but everything took a toll. Now we re 3 months behind in rent. I found a company that, after letting my payments get several months behind, was able to negotiate a settlement on the online payday loans. We ve made the title loan payments, but it gets harder to walk in that store every time. We re paying ($800.00) every month, with very little going to interest. It s been 26 months now since that XXXX title loan and 20 months under our current title loans. We borrowed ($8300.00), but we ve paid back over ($13000.00) now just in title loans, and only ($600.00) went to the principle. That does nt count the ($87.00) every 2 weeks just to keep the local payday loan going. I do nt know which is worse, knowing that I m giving them free money every time I go in that store or their horrible attitudes. I mean, I know I ve made some bad financial choices or I would nt be there, but you could at least be kind. I ve even been pressured by these employees to sign petitions NOT to legislate against payday and title loan stores AND been pressured to refer other customers. I would give someone my own money before I would EVER recommend this trap that I m stuck in. I m searching daily for a way out.
You people are a total joke and a waste of time. I would be better off putting my story out on Facebook or Twitter. I contacted you to report the illegal activity by multiple companies in cahoots with each other. Those companies being Western Sky Financial (now defunct because multiple states attorney generals and the federal government sued them, won and put them out of business as well as the fact that the XXXX XXXX Iowa tribal council even stated publicly that this company fraudulently claims they obey the laws of the tribal council but in 100% fact they suborn them and obey no legal or governmental entities and only do what benefits and suits their needs only XXXX, Cash Call (also maybe known as CashCall XXXX XXXX word name) and Delbert Financial Services; the latter XXXX which are the collection agencies that Western Sky immediately sells the new loans to right after the loan is established. Western Sky was put out of business for illegal loan sharking and mortgage scams. Your service does 100% NOTHING to assist the consumer in ending the never ending and harmful treatment that the collection companies continue after benefitting the establishment of the illegal loans by Western Sky. All your people do is take down the anecdotes that is it nothing else. You do not review the historical data of other complaints citing the same companies involved with the same illegal methods, you do not sic attorneys on the companies to aid the consumer and put a stop to the illegal activities and the life destroying horrors the consumers endure and continue to endure. You do not order the companies to "cease and desist" the illegal horrors they do, nor do you force them when they continue the same illegal practices over and over again to close down the accounts and issue legally binding documentation to the consumer that the account is 100% closed. You do nothing except document and tell the consumer to move on. You and your service is useless and fraudulent in that you claim to be an agency designed to help consumers and you do not do anything to help anyone at all. If you want to change this then issue attorney investigators to each complaint to represent the consumer that files the complaint because the majority of the people reaching out to you (including me XXXX are too poor and desperate to be capable of affording to hire their own attorney. There is enough viable data in your files to get you to close down and financially penalize the companies that commit these illegal activities repeatedly. These companies need to be forced to pay huge punitive and compensatory to the consumers they harm and when I say huge I mean million dollar payouts to each consumer that they harm with their repetitive illegal conduct. That ought to force them to get ethics extremely quickly. Now get off your bureaucratic do nothing XXXX and start hiring attorneys whose job is solely to represent the consumer. And for the record my issue started with Western Sky Financial agreeing to grant me a payday loan (then they changed the legal term/description of the loan to an "installment loan" to get around the laws a fact that no consumer whom hasnt attended a law school would ever know the finite difference about). The loan was established with me being a NJ resident/citizen and those types of loans via the internet are illegal in NJ but they never told me that and ignored the laws (claiming to obey the tribal council which again according to them is a lie because the do not obey the tribal council ever XXXX and established the loan charging an illegal interest rate of 129% which is considered loan sharking. Western Sky then immediately sold (not even a week passed, not even 48 hours passed before the transfer of my debt XXXX my loan to Cash Call (also maybe the XXXX word name "CashCall") which collected close to double the principle before selling the debt because state attorney generals were after them as well as the fed for their practices. When my loan was sold again I consulted an attorney about the whole illegal loan situation and the illegal interest and they told me to change my bank account and cut them off which I did. Delbert eventually sold my loan (yet again my loan was sold) back to Cash Call/CashCall and they are STILL contacting me! Every so often they email me. That is all they do, they just email me which I send to my spam folder and do not reply. They DO NOT call me, they DO NOT snail mail me they only email me. These people need to be stopped and put out of business and ordered by court order to CLOSE ALL LOANS as a penalty so they can not sell the fraudulent accounts to anyone else to continue the horrific, life destroying process.

Payday loans are very convenient when it comes to paying bills before they go late. I hate late payments, so I do a loan.

Wanted a payday loan to stay afloat on bills. Very grateful this.

For me a payday loan is a necessity. There are times I have to borrow in order to get back and forth to work. When my check is short or I have unexpected bills come up.
My payday loan makes life easier. I can borrow when needed, pay it back, then borrow again the next time I have a need.

Came to payday center to borrow and catch up on my bills. It would upset my finances to not borrow.

I use a payday loan to help pay bills from time to time. Without the payday store things could be hard.

My son's car needed fixed. He needed my help to avoid a really bad hardship. The payday loan helped me out.

It would be horrible if I could not get a payday loan when needed. Sometimes I have bills that just need to get paid.

Was getting behind on bills. The payday loan was to catch up and keep my head above water.

I use payday loans for the convenience of having access to cash. Without an occasional loan there would be tough times ahead.

Due to some financial hardships had to borrow money. Without the payday loan industry life would be a lot harder.

I was behind and had to catch up. The payday loan helped me. It would be a huge inconvenience if unable.

Payday loans are helpful for emergencies.

I believe in payday advances because it helps out in times of need. It is a short term solution for things that come up in life.

Check Into Cash helps me because sometimes I need money. They have good service and warm welcome.

If I did not have access to a payday loan I would not be able to put extra money in my pocket.

If I did not have access to a payday loan I would not be able to get my car fixed.

If I did not have access to a payday loan I would not be able to get emergency cash when I need it.

If I did not have access to a payday loan, I would not be able to get my car fixed.

If I did not have access to payday loan, I would not be able to get my car repairs done.

If I did not have access to a payday loan, I would not be able to deal with extra expenses.

If I did not have access to a payday loan, I would not be able to buy my medicine.

If I did not have access to payday loan I would not be able to pay my bills.

Payday advances help a single mother make it until the next paycheck. It helps to pay bills or have gas money until payday arrives.
Payday advances are great when a person is working paycheck to paycheck.

I believe in payday advances because it helps out in time of need. You can get an advance and have XXXX weeks time to pay it back.

Payday advances are very useful to me because unforeseen expenses like car repairs come up and it is not always in my budget. It is great to have a service available for such emergencies.

Payday Advances are useful to me to help me catch up on bills, holiday help and if your spouse loses a job.

If there has not been a payday loan I would not have help between paychecks. When you need money for the doctor or medicine or need your phone turned back on. Everyone is sweet and friendly.

Helping my daughter come visit family from the navy.

Car broke down need extra cash until payday.

Received a phone call from XXXX stating a payday loan in the amount of ($300.00) by Titan. I did not take out a payday loan - have someone who is using my ID. I explained this to this person and was told at XXXX ($690.00) would be due today or they would go through the court system. Then they dropped it to ($480.00). When I keyed in the number they gave me I found how to reach out to this place. They are scam artist and they need to be stopped. Nothing legal has been followed on their end.

The payday system helps me greatly as a single individual who comes out even in the income taxes and received no stimulus package.

Payday loans have helped my family multiple times over the past 20 years. Without them there have been times that my electric bill would not have been paid, I would not have had groceries, or gas for the work week or my son would not have been able to get XXXX from a XXXX.

Please do not do away with short term payday loans.

I was short on money for the XXXX bill and a payday loan helped me keep my lights on.

If i didnt have access to a payday loan, I wouldnt be able to get my childrens medicines.

If I didnt have access to payday loan, I wouldnt be able to pay for unexpected bills.

If I did nt have access to a payday loan, I would not be able to make it from week to week. This has helped me to pay rent, car insurance, etc. I would not know what to do without them.

It helps me pay my rent when my ours are low at work.

I rely on the services of my local payday loan store. It assists me with extras and unexpected expenses in my time of need. The government should not have the controller to the that from anyone.
June 24, 2015

Dear sir (to whom it may concern)

1. Check Into Cash and their competition give a choice to the customer.
2. Competition in the money lending businesses are essential to good economics and banking in general.
3. Customers deserve a choice.
4. While interest rates are an issue being denied for a loan from a bank is also an issue when a customer needs funds.
5. Give this industry its fair chance.

The above items are of my opinion as I reflect the feelings of others.

June 24, 2015

This is in regards to Harbor Front Acquisitions, LLC, a debt collection agency, collecting on a past due payday loan in the amount of $140.00. I received a phone call from my local criminal courthouse, stating that they were trying to serve me with a lawsuit by the above mentioned company and gave me a phone number to contact the "mediation" dept. I did call and made arrangements to pay, but the reality is that when I called the number back to make sure that I was not going to be served, not one person in that office could find any evidence of the phone call or the "lawsuit". They are using a scare tactic that I would believe to be illegal. Please pass this on. Our court system is so backed up that filing a complaint with them would be useless. I was told that collection agencies use a phone software that allows them to make phone calls from any number.

June 24, 2015

If I did not have access to a payday loan, I would not be able to buy my husband's medicine.

June 24, 2015

Originally came in to get a payday loan to pay some bills. If unable to do a payday loan would have to find another way to get the money.
If I did not have access to a payday advance I would not be able to pay my bills. If I could not pay my bills eventually I would have been homeless and careless and without a car I would not have a way to work. Payday loans are a life saver they should not be taken from the American people who live pay check to paycheck.

If I did not have access to a payday advance I would not be able to make my car payment on time and would have had an over draft fee on my bank account. Payday loans and title loans benefit people in need. Leave them alone.

Helped me by allowing me to pay some bills until I got paid again.

Needed some extra cash. Guess I could go another route if I had to.

Came in so I could borrow money to catch up on his bills. There would be tough times ahead without a payday loan.

Needed a loan for money for bills. If I could not do a payday loan things would be very bad.

I needed money when my husband lost his job and a payday loan helped me through.

Helped me when I needed fast cash and no other options.

Helps in between paydays when banks will not.

It helped me when I needed fast cash and no credit.

I needed extra money for my pockets after my payday. I love the customer service here. I would probably be okay if I could not get my money back but I know it probably affect others. This place is a good place to come to if I need help. Some people do not have no where to come to when they need help financially.

I initially came here to get extra cash because I needed my air conditioner fixed. Check into cash is a really big help to me so I would be sad if I could not get my money back.

I came here because I needed extra cash. If I could not reborrow the money it would not affect me at all.

I needed extra cash so I can pay bills. If I could not reborrow the money I do not know if it would hinder me or not. I will have to see what the situation is at the time for me to tell. I guess I will cross that bridge when I get to it.

I needed money for bills that’s why I came here. If I could not get my money back then a bill will not get paid and somebody will not be getting voted into office for the next election. And this is coming from an educated college graduated who needs funds.

I came here because I needed extra cash to pay my bills. If I could not get the money back the whole juggling act of paying bills will crumble in my face.

I needed to borrow money from check into cash because I had to catch up on paying bills. If I could not borrow money with check into cash then I would not have no where else to go to borrow money.
I came to check into cash because I was moving into my new apartment and needed extra cash. If I could not re-borrow the money again it would not affect me. I would just go some place else to get a loan if I needed to.

I XXXX XXXX have used payday loans in those times when I need for both ends to meet I feel that I need it when I need it not when someone thinks I need it. Thank you

Dear Team, Thank you for giving me the opportunity to express my disappointments in the developments I now find myself. Firstly, I think I am a victim of the 2008 homeowners scam that rocked the US. The mortgage I entered into was a scam. I called BOA after 5 years and the receiver of my call told me that with all the information I gave her, another name is on her file. Not my name. As it is, I dread signing in for anything else any longer online. I wonder where I will keep my family if I ever XXXX into the United States without adequate housing arrangements.

The inconclusive transactions in discussion affected everything I engaged myself in there. The mortgage, student loan, vehicle loan, payday loan, Banking services, Credit card, Credit report etc. The list is endless. Rather, approved credit card may have plunged me into possible debt because of ill information.

Please note that information are hidden from me especially in areas where I could help myself.

I hope these few points will give you an idea of what I am facing.

I have being on this venture without help from anybody either financially or otherwise since 2002. I have managed myself as much as I can. If no help is forthcoming, I will leave it there.

Thank you.

It helped me pay my utility bill

It does help when I can not pay a bill and it is convenient

I have a bill to pay and would be fine without this. However, this is easy and fast.

It helps me with my bills

I would have to try a different route if I could not get a payday loan. But, this is very convenient and I had a bill due.

Sometimes when I am short it helps me get by until my next pay

It's helped me out with groceries and bills when I don't have enough

Helps pay bills when I am short on cash

Payday loans have helped me out of a crisis

The loan has helped me so much with my family in between pay checks.

Help me thought tough financial times and I love the customer service
The payday loans have helped me meet my expenses those months I am short. I have only had good experiences when it comes to obtaining payday loans.

The service with payday loans help me very much with my bills.

Helps pay multiple bills that are due. Helps pay bills at a timely manner.

Payday loans helped me a lot during the XXXX shut down at work.

Had to pay rent and could not wait till payday. It would have put me behind if unable to get money.

Hours at work got cut and needed to pay bills and rent payday loans helped a lot.

I m on a fix income and it helps me when I need to get by.

Payday loans helped me a lot during the XXXX shut down at work.

I use payday advance to help with unexpected expenses because I m on a fixed income and it s convenient for me.

Some unexpected setbacks created some money problems. Would be in trouble if unable to use these services.

My car needed repairs and i needed the funds. Now i use loan when needed.

This help me out for emergency purpose and for unexpected expenses.

I would have to move around my finances to make it through the hard times without a payday loan to pay my bills.

Payday advance has helped my family so much in our time of need.

Right about now it would negatively affect my financial standing. Really needed the funds to pay my bills.

Payday loans are helpful for me to meet payments and bill on my fixed income to keep up with constant inflation.

Needed extra cash for a family member. Could not loan them money and it would setback them paying their bills. Good to be able to help.

I think the payday loans help the community for immediate funding aFor a quick fix. I really appreciate check into cash loaning to me it hard for self employed to get a small loan because loan providers always want to make it a business loan for some outrageous amount thank you check into cash.

Needed money for bills.

It s help me this time to get my daughters to XXXX games. Other times it s helped me get to the next pay day.

Pay day loans help me with bills when I do nt have the money.
It has got me thru an emergency and pay extra bills
Pay day loans get me to the next pay day
I was low on cash and it helps
I count on them as plan B when plan A does not work I can come in
It helps me when I m short
Stay on top of my bills I m a frequent user I get to have extra cash on me
I ve used it so many times it s continuance and it helps me out
Pay day loaNs help me out quite a bit when I m short
Ever since my husband passed I ve borrowed and reborrowed it has been great
Stopping payday loans would be a bad thing to do. Needed the money when an unexpected bill came up.
It would set me back if unable to borrow. It would take me a while to catch up on my bills.
I had a bill to pay. It would be an inconvience if unable to borrow, but life goes on.
I would be very mad, highly upset if could not borrow money. I wanted some extra cash till payday.
It would be sad if we could not do payday loans. The extra money comes in handy. Especially when behind on bills.
I needed money before my payday to fix my car
Its helped me cover expenses
I have my kids today so it helps if they need something
Well I need to up my loan but I ca nt but it still helps me when I need fast cash to pay a bill
Super convenient when I m short of cash
If payday loans were stopped it would be a setback financially. Especially for about a month, especially when it comes to paying bills.
Payday loans are helpful and convenient, they should not be stopped or changed. I am using this loan to pay some bills.
When ever I need it and get in a bind it s always available. When I ca nt make it in on my due date I call and they are welling to work with me
I'm on a fixed income and when I'm in a pinch it helps me to get caught up.

It would be very bad if I could not reborrow. I needed the extra cash till next payday.

It would negatively affect me if I could not borrow. Needed some extra cash.

It would make me extremely angry, very upset if unable to borrow money. Needed it to send to my daughter in college.

I came here because I needed money to pay a bill. If I never got approved for the loan then I would have been in a financial crisis. So I thank y'all for helping me out.

I came here because I needed extra money to pay on bills. If check into cash was not here, then, then I would have a lot of late fees to pay towards my bills because everything would get paid late. This place is a lifesaver.

I initially came to check into cash because I needed money to pay on a specific bill. If I could not get the money back then I would be at a setback because all my money goes on bills.

I came here to get extra money to get my car fix. If I was not able to get money back then I would get behind on my bills. I could not pay anything until my next payday then everything will be behind.

I came to check into cash to help out a friend because she was not able to get a loan anywhere. If I could not reborrow the money then my friend will be in a financial crunch because she always need the money back to put on bills.

I needed extra cash to pay on my bills. If I could not get my money back that would make me sad because check into cash is the most reliable place I can go to whenever I am in need.

I came to check into cash because I needed extra funds to repair a few things around my house. If I was not able to get the money then I would have had to work overtime on my job to get extra cash.

I'm trying to pay for a wedding that is next month. This helps me to stay on top of my bills. I would be very behind on my bills and also could not have the wedding I want.

It helps XXXX do what I have to do when I can't do what I have to do.

It helps me in between paydays it's never stressful. They are always friendly.

It helped me because my car broke down on my way home from vacation.

It helps with pay bills.

It helped me compete my rent and to have a little spend money.

I love the service my experience has been good XXXX took care of me.

Quick easy way to pay off bills. However, if I couldnt rewrite it wouldnt affect me.
If payday loans were changed it would not really affect my financial outlook.

It would place me in a really bad financial situation having kids and unforseen situations. Really need payday loans to make it through.

It is pleasant having the ability to borrow easily, but it would not really effect me.

They are friendly and convient but, if i could not do a loan, i would be alright.

Use this service to pay bills on time. It would put me behind 2 weeks if i could not borrow or reborrow.

If i could not get a payday loan my financial situation would be very bleak. I need these loans from time to time.

If payday companies closed their doors today i would be financially stable.

Helps with gas money

Helps pay bills and gives me money for gas

Payday loans are a convience only. Use from time to time.

I use payday loan for emergencies. Would be ok without, but is much easier having.

I use my payday loan for family gatherings and out of town trips. I could not do these things if i can not borrow money.

Helps pay bills

Everyone needs help at times when the struggle gets real. Check into Cash has helped me. It good that the limit is XXXX XXXX.

Payday loans make my financial life a lot easier, especially living from check to check.

It would definetly effect my financial well being if was unable to borrow. I was very much caught off guard by this possibility,

Helps pay bills

I would have to tighten uo and use savings if no payday loan.

If i could not borrow till my payday then i would really be stuck. I have bills that need to be paid off.

I just wanted some extra cash. If i could not get it then i would have to limit my spending which is not good.

Oh my XXXX, i only get paid twice a month, need to have check into cash to get by. Especially when check is short.
Check into cash helps me get by. Would hate to lose it. The service is great also.

It would affect me in a negative fashion if i could not do a payday loan. I need the extra cash.

I have bills to pay and it would be disappointing if i could not do a payday loan. It helps me a lot.

It helps me to get from paycheck to paycheck and I wo nt go anywhere else because they have great customer service. The best part is that they are amazingly fast.

Had to catch up on my bills. I do have other options, but payday loans are more convenient.

Helps avoid overdraft fees

Helps catch up on bills

Helps pay for gas

Help cover my dental costs

Needed to pay bills, had some unexpected expenses that would not get paid because i do not have the credit to get money from a bank.

I heard about check into cash. They have good customer service. It would not be to bad if i could not reborrow.

I owe a bill and it would affect me because it would prevent me from paying my bills. I have referred others because this is a needed service.

I need extra cash and it would impact me greatly because i wouldnt be able to pay a bill if i could not rewrite.

It would put me in a bind to pay my bills if i could not get a loan. Needed extra cash for bills.

I was referred to check into cash by titlemax. It would gEffect me very badly if i could not borrow money for a loan.

It s helps me because sometimes I over spend my paycheck. It helps me till my next pay day.

I would get behind on my bills if i could not borrow. Would have to pay late fees. Please allow us to continue payday loans.

Just needed some extra cash till next payday. It would impact my weekly spending because would nt have any money till i get paid again.

We could make the adjustment if i could not get the money, however it would be a hardship on us. I need the extra cash.

It would be unsatisfactory if i could not receive the funds i need. Came here because needed some extra cash.
My car broke down and I had to get it fixed. Used my money to get car out, then did not have enough to pay my bills. This loan saved my day.

If I did not have access to a payday advance I would not be able to pay my bills.

Sometimes I get my check late and I do not want to have to dip into my savings, would rather pay a fee than get saving.

Had an emergency. I would not make it if there were not any payday loan places.

Helped me pay for medical bills when I could not afford to pay them.

I used a payday advance when I had to pay for my auto insurance because it is a law to have.

Without check into cash I would not be able to pay an important bill on time. That would cause me to pay a late fee.

If it was not for places like this it would be horrible because this is convenient. I had to pay bills and get a new tire for my car and was short on money.

Would be put in tight bind if unable to borrow. I must help my family out and this helps me.

I needed money for a vacation last second and they helped me with that.

I needed a new tire to get to work and had no money to get it. A payday loan helped meet the money I needed so I could get to work.

This service helps me when I am short on cash for bills in between paydays.

I would be put out if I could not borrow money for my bills. Do not change the rules for payday loans.

I would not have been able to attend my family reunion if not for a payday loan. It would have been very disappointing not to go. Without these loans would not be able to do a lot of the things that I do now.

I am doing this for someone else. Would not have the money if not allowed to borrow against my payday.

Would be angry if could not do loan. Need money to pay bill. Need money between paydays.

I would be in a severe situation without a payday loan. When I really need the money they take care of my needs.

I would not be drastically affected if you changed the rules, however I like to be able to borrow when I want it.

I use this payday company as a sometimes thing. Just when I need a little extra. It makes it easier at times to have extra between paydays.

If I could not get money it would be rough, but I would have to accept it. I had some bills to pay that I needed help with. They were able to help me.
My husband works XXXX and some weeks his check is really short. It would be bad on us if i could not borrow when we need it. His check is up and down because of weather and jobs. Thank goodness we can get money when needed.

If the laws were changed and i could not borrow against my paycheck it would place a financial burden on me. I needed a loan for extra living expenses.

It would be very difficult if i was unable to borrow money. I needed a loan for personal matters and they helped me.

It helped out a lot being able to pay my bills when my pay day was still a week away.

It help save on my car payment ... Kept me from being late.. Rather pay a fee for a advance than have my credit ding,,

Needed to pay a bill. They were great, very helpful. It would not be good if i could not get more money when i needed it. I would be very upset.

Helps me in between paydays when I need cash and can’t get it anywhere else.

Helps me not get evicted

Helps me get my drivers license back

Helped me catch up on bills

Had a bill due and no money to pay. Borrowed money on a payday loan. When i need money next time it will be nice to know they are here to help me again.

Helped me moved

Saw the ad on tv. I needed some extra money and they helped me out. When i need the money it is good to be able to get cash till my payday.

Paycheck short and needed cash. Would be mad if unable to borrow again.
Was off sick and needed money. They really helped me out when I needed it. They have been great. It would hurt if I could not get money.

My sister told me I could get the money I needed here, they were very good and I got extra cash needed. Would be mad and upset if I could not borrow money I needed.

Running short on cash. Payday loan helped me make it ok. Glad they could help me.

Needed $ for home deposit staff was very helpful. Will send them new customers. Everyone needs a little extra now and then.

Had an extra bill and not enough money. It would be a setback if unable to make a payday. I send people here all time. Glad they are here to help.

Needed more funds, had a short check. Would recommend to friends. It would be tragic if could not borrow.

My son needed some help. With a payday loan I was able to help him. Haven't had any problems with loan company.

Needed money for bills. Great customer service. Good thing to help.

Needed some extra cash. Was behind on bills. Really needed to borrow some money.

Had to catch up on bills and it would be terrible if I could not do payday loans.

Used money for vacation. It was nice to be able to borrow what I needed when I needed it. It would be devastating if I could not do loans.

Needed money for personal matters. Good service. I like to have payday option when I need it.

Needed extra cash for bills. It was great that I could get a payday loan. It really helped me out.

Needed some extra money for XXXX. Was so glad they could help me. Use the service often and recommend all the time.

In between paydays it is sometimes hard to get cash money and these cash advances help the periods in between those paydays.

The cash advance for me is really used as a backup plan. Sometimes I'll use it for XXX, bills and just about anything when I'm just a little short on cash at that moment. It's much easier to get a cash advance instead of a loan. I ring the fact that the government is trying to stop this is really upsetting and they are not taking into consideration our financial situation.

Had to pay a bill and needed some cash. They were able to loan me enough. Would hate to lose this service, I need it often.
Needed some money to pay some bills. Good to have this loan company to help me out. Right now things are messed up, but i can come here for help.

The cash advance is there when I need it. I do nt have any other way to get a short term loan that I can pay back real quick. I will use it only when I m in a pinch like for my car payment or other bills when I m just short to get them paid. My financial situation is very tight right now and I m so glad I have this to fall back on when I need it.

Was behind on my bills and needed some cash. Lucky for me was able to borrow on a payday loan. Good customer service and recommend.

Had a bill to pay and could not wait to payday. Love the service and convience of being able to borrow small amounts when i need them. Would hate it if was unable to borrow.

If my check is not what it is supposed to be then I ll get a cash advance to help me with my bill and sometimes for food. I like borrowing from this instead of the bank because if I m late my bank wo nt work with me. I could go to them but I just think this works better. I do nt think the government has any idea how people struggle out here and to take this away would be just awful.

When i was laid off i needed money for my rent. My friend referred me here. They were very helfull not sure what would have happened if i could not have borrowed the money.

Helps avoid late fees

Helps me pay bills after paying child support

Needed money to pay a bill. Often need to borrow to make it to payday. Would not like it if i could not borrow whar i need.

It helps with gas money

Had some bills had to pay. A payday loan really helped out. Recommend to family. I could loss my job without a loan. I must pay tool fees to work.

Between paychecks a payday loan is very helpful in day to day purchases. It is helpful in paying for gas or food until I get paid again or find a better job.

The payday loan helps me with unexpected bills that happen during the month.
Today I started to receive emails giving me Final Notice about a loan I never took out from Cash Advance USA, the person email is XXXXXXXXXX the following are the emails I received:

REVERSE EMAIL ORDER
Kindly send us your contact number.

Best Regards
On Fri, XXXX XXXX, 2015 at XXXX PM, & lt ; & gt ; wrote: call me and we will talk about it In a message dated XXXX/XXXX/2015 XXXX Eastern Daylight Time, XXXXXXXXXX writes: Thank you for your e-mail. We really appreciate your good intentions in order to resolve the issue.

The total pay off balance is ($760.00), however we do have a Settlement offer available for you, if you can come up with onetime payment of ($500.00) by today XXXX XXXX 2015, this account will be marked as paid in full.

Please confirm if you accept the Settlement offer, so that we can suggest you the mode of payment accordingly.

Best Regards
On Fri, XXXX XXXX, 2015 at XXXX, & lt ; & gt ; wrote: I never took out a loan threw cash advance, also what date was this loan made anyway?

In a message dated XXXX/XXXX/2015 XXXX XXXX Eastern Daylight Time, XXXXXXXXXX writes: The documents are e-signed and can be sent only if you refuse to make a payment or pay in full. Either way if the case is downloaded the documents are sent with the court papers, or if you make the payment the documents are sent along with the receipt.

Thanks & Regards.
On XXXX, XXXX XXXX, 2015 at XXXX XXXX, & lt ; & gt ; wrote: show me the paperwork In a message dated XXXX/XXXX/2015 XXXX XXXX Eastern Daylight Time, XXXXXXXXXX writes: We are talking about the loan amount of ($300.00) that you took with the company Cash Advance USA which has now gone up to ($760.00).

Best Regards
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Best Regards
On Fri, XXXX XXXX, 2015 at XXXX, & lt ; & gt ; wrote: You have the wrong person, also it is the first I heard of you In a message dated XXXX/XXXX/2015 XXXX XXXX Eastern Daylight Time, XXXXXXXXXX writes: We would like to inform you that we are sending this e-mail as a notification regarding your account with XXXX XXXX. This account has been referred to my office for collection action.

We are a Collection agency and a Legal Attorney representing XXXX XXXX. As per my client ( XXXX XXXX ) you are currently many payments behind on this pay-day loan account. The total pending balance is increasing every other day due to non-payment. This is the reason we have been advised to bring legal action against you as may be necessary, which may result in Judgment. The received order mentions that you have failed or refused to pay the above referred claim even though it appears just, owing, and correct. You are hereby further advised that if the payment is not set up within the next two business days of the date of this e-mail, suit in small claims court may be commenced against you forthwith and without further notice for the amount indicated above, together with prejudgment interest. Instead of small claims court, this matter may be referred for suit in municipal court. As my client is sure you are aware, if this matter goes to suit, all court costs, process server s fees, sheriff s fees, attorney fees where permitted, and other post judgment costs will be added to the amount that you already owe.

You can avoid the unnecessary legal actions and further expenses of a lawsuit by making immediate reply to us. For any queries feel free to e-mail us back. We will be handling this matter over with you and will be providing you some pay off or Settlement options if available.

Thank You.

They have not responded to me since I wrote: I guess I will see you in court.

I use the cash advance to help me out right now to sort of bridge the gap between pay checks now that I m getting paid a little differently. It s helped me keep up with my bills and avoid those large late fees that would happen if not paid on time. I would be in so much trouble if the government ever tried to take this way. I do nt use credit cards and it s short term. This should always be there as a choice for me and other.

It helps so I do nt pay late fees

It helps me pay my bills on time
Normally I'll use the cash advance for either helping me out with a bill, or sometime my bills are all paid and there is nothing left for groceries, gas and everyday expenses. Without any credit this was the only thing I could turn to for this type of help. My bill collectors won't help me out and I really need this to get by at times. It does not make sense to me that the government would try to take away something that is needed for people like me.

I take out a lot of payday loans. At XXXX I was not well off financially but due to being able to take out these loans I was able to pay off my past debts, yes they charge interest on the loans but if people don't use them irresponsibly they are not problems. I hear all these horror stories about these loan companies but that has never been my experience. I am thankful for them and if people are earnest about paying them back the interest charged is not all that much. I think what you people are doing in regards to this industry is disgusting, people are free to make their own choices, and if they take out too many at once or choose to not repay their bills that is on them, not the company that helped them out. I for XXXX am thankful for having a short term loan option if I need it.

Came to XXXX because I was short on cash to pay bills. I like the customer service and recommend to my friends. It would be upsetting if I could not get money back today.

I needed extra cash because I needed new tires and a paint job done on my car. I really enjoy check into cash customer service so I would rather not go anywhere else.

I needed help paying my car note. I was low on funds and needed help with help extra cash. I would highly recommend anybody to come see yall because yall are good people.

The cash advance helps me out every now and then for when I'm short on money and I need help with help another bill. It's never easy to borrow from a family member plus I just do not want to do that. Having the government try to tell me what to do makes me feel like they are trying to take as you me.

I came to check into cash because I needed help paying off a bill. I asked around and nobody could help me at the time. I have enjoyed my experience with yall so far. I do not have any complaints.

I needed extra cash because my daughter was murdered. I had to use all my life savings to pay for her funeral. She left me with XXXX grandkids to take care of. I was low on cash and needed extra money. Check into cash was very helpful and came through when I was in need to most in my life. Thank you so much.

The cash advance helps me out whenever there is an unexpected bill that may come up and I need help getting it paid. I'm on salary so I do not get paid for any overtime so this is really my best option when I run short. If it was not for this I would run into more financial troubles that could have been taken care of with the cash advance.

I'm a single mom and the payday loan is the only thing helping me with everything. This XXXX that the government is doing by giving XXXX and insurance to people that don't really need it. The president now is doing nothing good for this country. He has this obama care is I think is stupid, I am tired of not being able to afford anything for my family. What we need is people that will help us with being able to provide for our family's. The middle class and the rest of us under dogs are working our XXXX off the provide for our families. So what I think all in all that XXXX needs a new president and a better system to help us under dogs!!!!!!!
The XXXX time we needed a payday loan was because we needed help to pay an electric bill that was due before we received a paycheck. It came in handy. We have been using this service for about 8 yrs and it helps when bills come due before you receive paychecks. Need to get Obama out of office before it ruins everything and everyone goes broke. Please leave this service alone us poor people who lives paycheck to paycheck need this.

The cash advance is a wonderful way to handle everyday emergencies that come up. I'll use it for car repairs, my wife's computer, really anything that comes up and we need a bit of cash to get by until the next check comes. I can tell you I'm extremely disappointed that the government wants to eliminate our choice in how we handle outer financial issues. It's not fair.

Sometimes I use the cash advance for when I'm short on my check or a May have overspent for that week. I really don't like going to my family because I like to take of my emergencies myself. This has helped me avoid late fees and has helped me with gas and food. It makes me sad to thing that the government want to regulate something that the people need.

If ever I have an emergency that comes up and I don't have money left over because I've already used what I have for bills. I do not use it often but when I need it I know it's always there for me. It makes me angry that the government has the nerve to try to tell me what I can and can not do when I need help.

I came to check into cash because I needed a part on my car fixed. I will refer somebody else to y'all in a heart beat because y'all have nothing but good to me.

I needed my check cash that's why I came here. I enjoy the customer service.

I was messed over by my bank and I decided so that's why I started coming here to cash my checks. I would rather cash my checks here then give my money to the banks. I have referred some of my coworkers to get their checks cashed here too.

The reason why I came here because I get paid XXXX a month and I was short on cash by the middle of the month. It feels good to know that I was able to come and borrow money because I had nobody else to go to. I will refer anybody I know that needs help with the financial problems

I needed money for my bills. I like coming here because I know y'all will help me with a smile. I feel like family whenever I come here because y'all are always so nice to me.

I needed help with paying my bills so somebody told me about check into cash. I been a customer here for years so I enjoy all y'all personalities. I feel welcome whenever I come and I know y'all are here to help. I feel comfortable coming here than any where else because I know y'all have no problem helping me when I need money.

I first came to check into cash because somebody referred me here because they new I needed some money. I think the customer service is exceptionally well that's I enjoy coming back. I have no problems with referring somebody else to come see y'all.
I came here because I needed to get caught up on my student loan payments. I have been coming off and on here because I enjoy the customer service. I will recommend anybody because whenever somebody calls me asking to borrowing money, I will send them right to check into cash.

I originally came to check into cash to get caught up on my bills. Check into cash was a lifesaver because some of my bills were about to get cut off. I would highly recommend anyone to come if they are in need of extra cash.

I'm so happy to see that the CFPB is cracking down on payday loan ripoffs in Texas. It has been a long time coming. Every street corner in this town I live in has a ripoff payday loan outlet. And hopefully due to the new regulations you are coming out with will shut them down. I'm so excited to see them go away for ever. The politicians in this county do not have a back bone to stand up to these rip off companies.

I originally came to check into cash to get caught up on bills. I have been coming off and on whenever I need extra cash. I never have problems with check into cash. Y'all are always here when I need y'all and that's a good feeling to have.

The XXXX time I came to Check into Cash I needed work done on my car. It was an emergency to get my car fix. I have been coming off and on now for 4 years and every time I come everybody is extremely helpful.

I have XXXX kids in college and I am helping them while they are in XXXX. I have referred customers in the past and will refer someone else in the future because Check into cash has always been so helpful to me.

I started a new job and needed extra cash because my first check was not a full check. On a scale of XXXX, I will give the customer service a XXXX. They all have great personalities and I will definitely refer a new customer.

I came in because I needed cash for personal issues. My husband was already a customer and he referred me to come. Check into cash was very helpful because I was in need. I would refer somebody else if I know of anyone who need help because y'all have been so good to me.

I initially came into Check Into Cash because my funds was low. I needed to catch up on bills. I have enjoyed my experience so far with the customer service and I will highly refer someone else to do business here.

It's been very handy to help out when issues arise.

I live on only what I get from social security and when I run short at the end of the month for food or gas, I'll use a cash advance to get me by until my check comes in on the XXXX. I have no family at all to back me up so really this is my only type of support I can get and I'm so very greatful it's here for me.

I'm a single mother of XXXX wonderful boys I work with no assistance from county or their father. Being able to do advance helps so much just to put food on the table. I would hate to see payday advances be no more.

I'll always use the cash advance for help with my bills so I do not rack up any type of late fees or to bounce any checks. This works so well for me because it's more convo than trying to get a loan from my bank which by the time it would be approved I'd be late on those bills.
This has been helpful with having extra money when I'm running short. Sometimes I receive calls for work in farther places and this is how I get my money for gas to get to work.

I am using the cash advance right now because I had a few bounced checks and those fees added up so I'm paying those with the cash advance to get me back on track. It's faster for me to do this than to try to borrow from family who can't get it to me quick enough.

This service has been helpful with paying my bills, because I'm on a commission based salary.

The payday loan is such a great thing for me because it's always there for me. I can't tell you how many times it has helped me out of a jam and even to buy food for the table. I am a truck driver and it's also helped me keep current with my insurance.

Bills will pile up from time to time and when that happens I'll use the cash advance to make sure they get paid while I'm waiting on my next check to come. We just moved here from out of state and instead of asking for help from someone else we decided to do the cash advance. This works very well for us.

This is the XXXX time I have ever needed to do a cash advance. I needed to pay a bill that I forgot about and this helped me get it paid quickly avoid and avoid a late fee. I could have gone to my dad for help but I chose to take care of it myself this way.

We should have the right to control our own life.

I'm on XXXX now and the payday loan has been helping me adjust to the lowering of what I use to getting paid. This helps a lot because it's so quick and ready when I need it. Really, if it was not for the payday loan I would have been late on so many bills in the past.

I'll almost always use the cash advance to get me through times when I fall behind on my bills. I also use it to help me with the doctors co-pay with all the medical issues I've been having lately.

I generally use the cash advance to help out other family members when they need help. I've also used it to help out with my special need child that requires medication. Since I really do not need all that much this is great as a quick fix to our financial shortfalls.

I just moved here and am a single mom with XXXX kids and there are times when I need some help and need a quick short term loan and the cash advance provides that help to me and my kids. Right now now I have no more time for another job so this has been a very big help for me.

My wife and I use the cash advance to help us out with our bills. We do not get much each month and if something comes up and we need a quick loan to get us back on track, this works well for us because it's so quick. If this was not around we would have to get a larger loan from the bank, but that does not really fit for us at this point in our lives.

Actually my bank (chase) recommended this service to me because I was looking for a quick short term loan that they could not provide. This is really just pulling me out of a jam for a few days until I get paid. If this was not available I'm not sure what I would have done because I really needed it today.
Payday advances help when there are emergencies when there's something that need to be paid for.

I use the cash advance for so many unexpected things that come up during the month like graduation gifts, baby shower and just about anything that comes up. It's not so much a need but a convention or me to do a cash advance. It's easy and quick and I'm able to get just what I need.

Things come up and I would much rather pay things on time and not be late and get the extra charges so I use the cash advance primarily for that reason. I think it's quicker to pay back than like a cash advance from my credit card where it may sit for a while.

Help pay bills on time.

It really depends on what may come up when I use the cash advance. It could be anything from an unexpected bill to a car repair. It's really great because it's just a short term fix to a short term problem. The banks want to loan a larger amount and I just don't need that much.

The payday loan helps me out with things around the house that I need and also helps me with doctor bills when they come up and I'm waiting on getting paid. For now both me and my husband just don't have any other way to get a small loan like this without any credit check.

I have a child with XXXX and the cash advance helps me out at time with the medications and with buying the gas to go back and forth to the hospital. I would be in a really tough bind if I did not have this in those times when I need it because we just don't have any other options.

I'm a XXXX and in the XXXX when money is tight, I'll use the cash advance to help me get by until school starts again. I would much rather use this type of service than going to a bank and getting a loan. It's just a temporary situation so I do not need anything long term. I do not know what in the world I would do if this were ever to go away.

I have not used the cash advance in a few years, but when I did it help me so much with helping me out when after I paid my child support there was not anything left over. I do not like to borrow money from my family because my final issue are mine, not theirs.

Usually if I have a bill come in or my kids need something for school and I run short I'll use the cash advance to get me through. I tried a pawn shop before but it was extremely expensive and I think the cash advance is more than affordable. I really do not have anywhere or have anyone else to lean on other than this.

my number is on the do not call log I continue to get calls from the same recording with different numbers telling me I'm approved for a payday loan (that I never applied for). Here are some of the numbers if you can please do something to stop this I would greatly appreciate it. XXXX XXXX, XXXX, XXXX these are just a few from today. They call XXXX times a day with different numbers!!

The payday loan is kind of a bridge for me as I'm trying to pay down some of my medical bills that have piled up. My son has been sick for a very long time and the bills really added up. This has allowed me to stay on top of them and start paying them off. If it was not for this I would definitely overdraft my bank account and just have to eat those late fees.
The cash advance helps me out with all sorts of things. This time I’m using it to help me pay my electric bill. Other I use it for emergencies like car repairs and just everyday expenses that come up. It helps me balance my budget.

I travel back and forth from XXXX and the cash advance has been helping me with my travel expenses while I wait on my check. I choose the cash advance instead of pulling money out of my bank account. This makes sure I keep money in the bank in case of emergencies.

Director XXXX XXXX of Consumer Financial Protection XXXX XXXX XXXX XXXX XXXX.

Thank you for the opportunity to bring this report to your attention.

The payday loan helps me whenever something unexpected happens like car repairs, bill, medical sit-up that come up. I like that I do not have to go through a lot of red tape like I would have to do with a loan from the bank. This is quick and easy and very affordable.

With the way my pension and XXXX check comes in it usually won’t line up with my bills or I need some extra money for other things that come up so I do not run short on cash while I’m waiting for my checks to come in. Since I really won’t need that much money, the cash advance works well for me because the bank wants me to take out more than I need and actually it ends up costing more in the end.

I usually use the payday loan to help me out with getting my rent paid on time. My income is for now the only steady income so whenever thing come we’ll get a cash advance to get us by until my next pay period. It’s really helped to keep my account out of the negative and get overdraft fees.

The payday loan helps me out with so many types of bills when I am running short on cash. It’s helped me out with my rent and electric bill for example. I really like how convenient it is and I know for sure it’s helped me avoid late fees.

Sometimes I’ll use the cash advance to help me buy gas, pay for some medications or even for some doctors visits. I have not used it in a while but it was a huge help to me when I did need it. At the time I did not have any other options because with my husband deceased my income is the only thing I have so when emergencies come up it’s my savior.

I’ll use the cash advance especially to help me out getting my rent paid on time when I’m short. The cash advance is the only option at at I have right now. Without this I would have to juggle things around and I know something would not get paid.
My rent is split up to XXXX a month and the payday loan has been a big help to me and my family to make ends meet. The pay here in Florida is much lower than what I'm used to so this is helping us out with the transition. We do not want to go to pay parents because it's really a pride thing and we want to be able to take care of things our self.

I own my own business and it helps me if I ever need some emergency equipment or if I have clients that can't pay me right away. It keeps my cash flow in the positive and keeps me going. I usually am able to pay it back early but it's sure nice to have as a buffer. I hate banks and just do not want to deal with their hassles.

I started using the cash advance after my husband was killed in a car crash and I was stuck with all the bills. It helped me keep up with my bills and with XXXX boys to feed and it was a really rough time. My family is not in the area so this was truly a lifesaver to me and my family and I know I would not have made it without it.

If I do not have enough money and it's at the end of the month to pay a bill or have some cash for some food I will use the cash advance. It has also helped me with some car repairs and to even help me out when I'm going on a trip and need a little extra cash.

The cash advance has helped me out many times with getting my bills paid like my light bill or rent. I know that for now this is the only way I can get help because I'm new to the area and my option are so very limited. It's quick and easy and helps me avoid late fees.

When I borrow money from a payday lender I am able to make payments for my bills on time that I would otherwise be unable to make. This saves me money and keeps all my bills and credit in good standing.

I visited a payday loan company to borrow money when I had a smaller than normal paycheck from my employer due to being short on hours. What a great experience! I was able to borrow what I needed until my next payday. That's it! Easy process and got what I needed when I needed it!

Using payday loans has helped me get my bills paid when I need to. If I was not able to borrow money from a payday loan I do not think I would make it when I'm short on funds. I'm thankful for this service and appreciate the right I have to borrow money when needed. Please keep this option open for us.

I've been using short term loans and have found them to be very convenient and a lifesaver many times. Sometimes money is not there when I need it and my payday does not get here soon enough so I borrow a short term loan to make it until I get my paycheck.

Payday loans have helped me when my paychecks are low and I need to pay child support and rent. I have used these services for the past 5 years. I have always been treated fairly and will continue to use these services that benefit me in times of need.

After I pay my rent and water bill for example I'm only left with very and the cash advance gives me that little bit of a cushion to buy gas and groceries until the next check comes in. My bank won't help me and my family really can't help and I would not ask them anyway because I want to be able to handle things myself.
June 5, 2015
If I ever run out of cash before my next payday like for gas or groceries, I’ll pop in and get a quick cash advance to tide me over until my check comes in. There have also been times when I’ve used it for card repairs. It is much easier than going to my bank, plus they would not give me anything anyway because of my credit.

June 5, 2015
Any bills that I may need some help getting paid I’ll turn to the cash advance to help me out with them. I do not like to borrow from other people and I do not like credit cards so this is my choice and my choice only to get this type of short term loan. This is my only option because I choose it to be my only option.

June 5, 2015
When I use the cash advance it’s usually to help me get over the top at the end of the month when I’m usually just a few days short of getting my monthly check. I’ve tried other things and this is by far the most affordable short term loan situation I’ve seen. This just makes things a lot more comfortable each month I need it.

June 5, 2015
I’ve been trying to find someone to rent out a room at my house to help with the bills but no luck so far and so the cash advance will be helping me out with my bills until that happens. I never want to get anytime of a long term loan so this is perfect for me. I would probably loose my mobile home with out this.

June 5, 2015
Unfortunately I’m just finishing up with a divorce situation and I was left with all the bills at half the income. The cash advance has been helping me stay afloat while I go through this transition. I filed bankruptcy so by credit is not so good so this has been the only thing I could get to help me out.

June 5, 2015
I’ve been trying to find someone to rent out a room at my house to help with the bills but no luck so far and so the cash advance will be helping me out with my bills until that happens. I never want to get anytime of a long term loan so this is perfect for me. I would probably loose my mobile home with out this.

June 5, 2015
I’ve been trying to find someone to rent out a room at my house to help with the bills but no luck so far and so the cash advance will be helping me out with my bills until that happens. I never want to get anytime of a long term loan so this is perfect for me. I would probably loose my mobile home with out this.

June 5, 2015
I use payday loans to help me between pay checks. I have bills to pay on time and do not want to pay late fees.

June 5, 2015
We get cash advances because we are on a fixed income and it helps us out keeping our bills paid on time. It’s a XXXX reliever really. It’s been the quickest way for us to keep up with things and is much less expensive than the pawn shop.

June 5, 2015
I’ll use the cash advance to help me out with some excessive bills that come up every now and then. It’s has seen me through some rough time lately. I have no idea what I would do without it. It has worked out so well for me because I’m able to get different amounts depending on my needs which is nice.

June 5, 2015
Basically we use the cash advance to help us out with our bills. They never seem to line up from when we get paid. It’s helped us so much with our medications and just everyday living expenses. We find this to be very easy to get and since we do not have very good credit this really is our only option at this time.
My income has not changed and my rent just went up so I am trying to adjust my budget, but in the time being the cash advance is helping to bridge the gap I have until I get this all sorted out. I have been unable to get anybody else to help me out so I am very thankful this is available to me.

There are times when I just don’t seem to have enough money left over at the end of the month and the cash advance has help me so much to either pay my electric, cable, phone bill or anything I might be short getting paid at the moment. I don’t know what to do if this were ever gone because I always pay my bills on time and my credit is very good and I want to keep it that way.

The cash advance has been a great help for me to pay my insurance and to help me out with my medications. For a women my age and without family this has always been a great help to me, sometimes even to buy groceries.

I always use the cash advance for everyday living expenses and bill. It helps us to avoid those large late fees and keeps my credit in good standing. I really don’t know what we would do without it because it always helps us when we run short and need fast cash.

There are times when I use the payday loan to get me through the month when maybe I am short of gas or groceries a few days before my monthly check comes in. I’ve also use it from time to time for car repairs and I just didn’t have the money to get it fixed.

I use the cash advance for so many different things like vacation, car repairs and even to buy gifts for XXXX. It’s always been easy and convenient way for me to get some extra cash when I need it. This is really my only option because I don’t want to pay for a high interest loan at the bank.

If ever my payday is just a little later than when a bill is due I just get a quick cash advance to take care of that bill and ensure I don’t get any late charges. I have chosen this way instead of doing a cash advance on my credit card. This way it’s short term and I am sure to pay it back and not drag it out like would probably happen on my credit card.

The payday loan helps me keep my bills organized and paid on time when I just bit short. It’s always a very convenient process without working about any type of credit qualifications. At this point in time this is really the only thing I can do because I don’t have any other options.

My bills are usually due in between when I get paid so I will use the cash advance to get them paid until my check comes in. I don’t use credit cards and this is quick and easy and I don’t have to potentially max out my cards. I like how convenient handling thing this way is.

I will use the payday loan mostly to pay my bills like my utilities. It’s really nice to have for people like me who don’t have very good credit. It would most definitely be a struggle without it I am sure.

I am XXXX and the cash advance to help me out with my family expenses when they pile up. My friends turned me down when I tried to borrow from them so this really bailed me out of some big jams. Something would definitely get shut off if I was not able to do one of these every now and then.

I appreciate the use of the payday loan because without it I would most likely be out on the street because I would not be able to pay my bills. I don’t want to get into anything long term so this really works out perfect for me.
When I get behind on some payments and I need help before my next monthly check comes in, the payday loan is my way of getting it taken care of while I'm waiting on my next check. It's the easiest way to go when your credit isn't all that good. I would probably have to sell something if I didn't have this as an option.

Sometimes when I run short of money to get a bill paid I like to use the cash advance, pay that bill so it's not late and risk late fees or something shut off. I really don't have any idea what I would do without it. It's not like there are a lot of other options for me to choose from so I can say without a doubt that I'm very happy to pay a small fee to get the money I need quick.

The payday loan is a wonderful, quick and easy way for me to get a short term loan whenever I'm in a pinch. I have no idea what I would do or how I would make it without it. It would be nice if the government thought about people like me and let us just handle things our way instead of sticking their nose in my business.

When my bills are more than what I'm bringing in I'll use the cash advance to help me out and keep me on track 100%. I don't have anything or anyone I can borrow such a small amount for a short time so it's a blessing to have this as an option for me.

I had surgery a few weeks ago and the cash advance has been helping me keep things to XXXX my bills paid on time while I'm recovering. I don't have family to go too for help and my credit isn't good enough for a regular loan so I guess this is my only option. I think is very affordable and quick and I like that.

The payday loan is my lifeline to keeping all my bills paid on time. I just XXXX a child and it has helped me get him some clothes, bed and extra food. It's been such a big help for me to keep my family happy and taken care of.

The cash advance is a great tool to make sure I don't have any type of late fees for being late on any bills. I wouldn't have any other option to get help if this was not available for me. It's been a huge help for me in my times of need.

The cash advance is helping me out while I'm looking for a part-time job to supplement my XXXX income. I don't like to use my credit card because it lengthens the time I pay it back. At this point I don't know what I would do without it. I'm on my own here with now family so I'm greatful for this service.

I use the cash advance mainly for my kids. I'm a single parent on my own with just my income and there are just times that I need help real bad and real quick and the cash advance is there for me. This is really the only thing I can get because my bank won't let me get anything since I had my identity stolen.

When emergencies or some sort of need that comes up before my next check comes in. With only getting paid once a month, sometimes I just need a little extra cash to tide me over until the next check. It has been so convenient and hassle free and I'm able to take care of my situation myself instead of asking other for help.

I stay with my mom and I like to be able to help her out sometimes when she needs help with the bills and the cash advance makes it possible for me to do that. I'll also use it at times to help me pay for some of my classes for college. This is the only thing I've found that works well for me.
The cash advance helps me out with paying my bills. It like a doorway from keeping things from being shut off. I was nt able to get a loan from a bank and I do nt have any credit cards so this is reLly the only way I can think of to get the money I need when I need it.

If I ever need more money than I have to either purchase something or to help me out with my car payment I ll just get a quick cash advance to to hold me over until I get paid again. I ll use it as well when I have a friend that need some help. Sometimes I just ca nt wit for my check to this is a great service for me.

Sometimes I run out of money by the end of the month and I m waiting on my XXXX check and the payday loan is my only way to get a short term loan to help me out with my bills. I ve been doing some odd jobs to help supplement my income but when there is no work this helps be get by.

Usually I ll use the cash advance whenever I need help with paying some of my bills. I m quite sure that something important would nt get paid if this was nt there for me. I know a lot of people that use this service and I know for a fact that they would all be in big trouble like me if it were ever taken away.

The cash advance is a huge help to me and my family and if we need some extra money sometimes because our money does nt always last till our next check. We do nt want to take out a larger loan at the bank because of the amount we would have to borrow and their high interest rates.

If I have a car repair or need some help with my bills then I ll use the cash advance to see me through until my next check comes in. My credit is bad so in reality, the cash advance is my only other option other than borrowing from family of friends. Without any other options I m glad this is available.

There are times when I ll have a bill come due just before I get my social security check and when I do I ll get a cash advance, get that bill paid quick and still stay on my budget. I ve also use it to get some extra groceries. For now this is my best option rather than not paying my bill on time.

Boy I ll tell you, XXXX does nt pay that much for me to live on and the payday loan help me get through. Recently I had my washing machine break and the payday loan made it so I could get it fixed quick. I like this because it s fast and does nt require credit. I just do nt know what I would do if I could nt do this when I need help.

I ll mostly use the cash advance to help me out with my phone bill. It s much easier to take care of this by doing this instead of bothering any of my friends. I m working more now so this is really only used when I run short.

Whe I have an emergency that comes up or I have a bill that has come up I choose to get a payday loan because it s easy, fast and is short term. This was recommended to me by a friend of mine that told me about how much it help him out when he was in a jam. Now let me tell you, if this was nt available to me, the late fees that would add up would put me in a bigger hole than I m already in.

I use the cash advance to help me with those bills that pop up just before I get paid. We have cut back as much as we can so without this we would probably be out on the street. We do nt have anyone in the area that can help us so we thank god this is available for us.
Car insurance, car payments are very expensive and have to be paid on time and for sure the cash advance helps me make sure they are paid on time without any delay if I’m short on cash. The late fees on bills will add up to the point of bankruptcy if I didn’t have this to fall back on.

Sometimes my grandchild needs some help or I need some cash to take a trip to visit a sick relative so whenever I need this type of help, the payday loan is always there for me. I have no other place or person to borrow from so I hope the government stays out of our way and let us be.

I have had times when I need to get my car fixed really quick or needed some help with my bills so that usually when I turn to the cash advance for help. It way easier than trying to go to the bank. Being honest I really don’t know what I would do without it.

The cash advance has helped me manage my bills. I have large medical bills and I have to make sure the doctors are paid one I’m able to get my medication on time. I’ve looked and for me this is really the only solution to my financial situation.

I’m a XXXX vet and don’t get a whole lot to live on and the payday loan is my way to get by from time to time to help me avoid getting shut off or slapped with some large late fees. My credit isn’t all that good so if I got a loan at the bank it would be way more expensive than a payday loan. I can always depend on this for help me out.

Being on a fixed income the payday loan helps me get through those months when something comes up and leaves me short getting my bills paid. This is way lower of a fee than going to a pawn shop or something like that. It’s has made sure that I do not have to pay any late fees which would happen if I were late on a bill.

When I run short on cash for either my bills, medicine or groceries the payday loan is a big help for me to fill in the gaps. It’s also has helped me purchase a airline ticket when I need to fly out of state for some reason. It’s has been the only thing that is available for my at such a reasonable price.

I use the cash advance every month just to exist. I honestly do not have any idea what I would do without it. It’s helped me so much with my bills and to buy food or for my bus fair. The fact that I can pay it off early is nice too.

The payday loan is a lifesaver for me usually by the end of the month when I need just some extra money to get by with either a bill or food. I guess I like this because it does not require credit and keeps me independent and not have to bother anyone. It has also helped me with getting my washer fixed at home. So for me this works out very well for me.

The government has no right to dictate to me what how or when I may need some short term cash. I use it when I need help with my bills or want to send money to my mother to help her out. I’m sure there would be a lot of times when I would be late on a payment if I did not have this option.

I only will use the payday loan when I have a need to help me out with my bills. This is much quicker and more convenient than anything I’ve ever tried before. It has really help me not to have to pay any late fees or have something shut off. It is also nice because I can pay it off early if I want.

I will use the payday loan to help me pay my bills like electric and cable. My social security does not always get me through the month so sometimes I need help. If the cash advance was gone I would have to try to go back to work or something like that but with my health I can not do that anymore.
Whenever I need help with getting my bills paid on time and avoid those costly late fees I ll use the payday loan to help me out quickly. I do nt have any other way to get this kind of help when I m in a pinch. I do nt have family I can count on for this help and most of my friends are in the same boat as I am.

The payday loan helps me out when I need help getting my rent paid, gas for my car and sometimes just everyday expenses that come up. I m on XXXX and do nt get much to live on so I m extremely greatful to have this as a short term fix to any financial shortyi may have and I do nt think the government shoul try to tell me what I can and can not do.

I ll use the cash advance now and then because it helps me out when I just need a short term loan to get me through. I have used it for bills, food and other necessities that come up. I really depend on this as a back up when I need help and would be lost without it because I do nt have any other options.

The payday loan keeps me off the corner begging for money. I mostly use it for food and gas when I run out at the end of a month. It would be a huge struggle if I did nt have access to this short term loan. It is really a neccesity in my life right now just to survive.

The governments proposed regulations could make it hard for me to qualify for a payday loan. I use a Payday loan because they are convienent and easy. The payday loan helps me out with all of my bills. I d do nt get much money each month I and I like being able to have access to this in case of an emergency. I live alone and this is my only option for a short term loan.

I m responsible for XXXX bills every month and there are times when I run short and when I am the payday loan is my savior. Being on XXXX and only getting paid XXXX a month and there are just times when I need help. XXXX should nt take my access to short-term credit away because without it it would be tough to survive at times.

I have read that payday loan stores would not exist in my community if the governments regulations went into effect. I rely on these important services for my Light bill, phone bill and cable bill. I do nt qualify for XXXX so it also helps me buy some groceries when I run out of money. My mom used to do the payday loan and she is the one that told me how fast and convenient it was. I absolutely do nt know what I would do without it and would probably starve.

If I did nt have access to a payday loan I would not be able to pay my electric bill or mortgage payments on the months when I m running short on cash. If it were nt for the payday loan I would have to rely more on my son for help and I really do nt want to do that.

seems like this was nothing more than an information gathering process.nothing of any significance was actually done. would be better if the information were forwarded to the attorney general.
June 1, 2015
XXXX years ago I got a title loan to help my daughter and grandchildren get out of a bad relationship. Sad to say I have not lowered the principle balance very much, since I barely am able to make the XXXX dollar a month interest payments on XXXX borrowed. They do nt report to credit bureaus, so I get no credit for being on time each month...so that my credit might go up high enough to actually get a regular loan to pay them off. So as long as I want to keep my car, I can not get late or miss payments. And as long as I am making payments there is no hope in saving enough money to pay them off. It is sad that low income people who do, do their best to keep up with payments and such have them as an only option in case of an emergency. I just wish that some day soon I will find a regular loan to pay them off, but each time I try my credit score goes down because of hard inquiries. It truly does feel hopeless at times. but I am keeping my faith up that soon something will give in my favor.

May 29, 2015
The cash advance has helped me out several times such as when my roommate stole all my money, when I had to go out of state to visit a sick relatives. It s help me so much to avoid any late fees if I were to be late on a bill.

I have used the cash advance every now and then and this time it is used to help me the expenses associated with me moving. I do nt use this often but it has help me out when I needed it. I should nt have to use it unless another emergency comes up.

The cash advance is a much better way of doing things than to be late and get all those late charges added to my. I would much rather do this again instead of asking for money from my family or friends.

I usually will use the cash advance for paying my co-pay and for my bills when I need some help making sure they are all paid on time. I consider this to be very convenient way for fast cash when I need. If it were nt for this I m sure I would have had to let some bill slide and be late.

The cash advance helped me out so much when I was sick and lost some days at work. It kept my bills paid on time and allowed me the chance to catch up on everything. I ca nt get another job at my age so I think the cash advance is a good thing for people in my position

Sometimes I like to pay things in advance and when I do I ll use the cash advance to do so. I also use it to help my daughter out every now and then. It s really not a necessity for me I just like to pay for things in advance.

When I have an emergency that comes up and I need quick cash and I ca nt get a hold of anyone, I m ble to get a quick cash advance to take care of the emergency. It very easy to get an if my bank is closed what am I supposed to do? I really do nt have any other source to get XXXX small amount of cash like this.

When I m short with getting my bills paid I ll use the cash advance to be sure they are paid and I do nt have an eviction notice or have something shut off. This has worked for me because it does nt have anything to do with credit, just my job situation. I ca nt go to my family becaue they have their own bills to pay.

I use the cash advance from time to time for traveling to visit family I have XXXX. I do nt like to use my high interest rate credit cards to its very convenient for me to do things this way. I probably would nt travel as much if it were nt for this.

Right now I m going through a bankruptcy and I m using the cash advance to help me current with those payments. I do nt have any other recourses to help me stay o track with those payments so this is helping me keep my obligation for the bankruptcy.
Most of the time when I use the cash advance it's because I'll have a bill come due before I get paid. Banks won't loan a smaller amount because they want to borrow more which ends up taking more time to pay off in the end. If not the cash advance I'd probably end up in bankruptcy court.

Primarily I'll use the cash advance to help me out with getting my rent paid when I'm just a bit short on getting it paid. It's very convenient and without having a credit card it nice to have when I need it. I suppose I would just have no budget better which I'm trying to do but for now this is a safe and fast way for me.

I really could not do without the cash advance. With the health of my husband going downward and with all the medical expenses that we have been getting this has been a huge help for us to be able to get by. Our life would be very very hard without it.

I use the cash advance for any of my bill emergencies and it really helps a lot to make sure that nothing gets turned off. It's also helped me multiple times when my car breaks down. I've never missed work because I was able to keep my car on the road.

The cash advance helps me out a lot and when I need some extra cash for the weekend or I'm just a little short and I want to pay a bill I may have forgotten about. It would be tough and would have to ask my family which I don't want to do that and would rather keep it private and take care of it myself.

I had some circumstances that has recently happen and the cash advance helped me out with my day to day need during this rough time. I do not really want to get a loan from a bank because my situation is short term and then things will be back to normal. Things would be much harder on me without the cash advance.

My husband gets paid only XXXX a month and sometimes it's hard to budget when things come up so the cash advance has been a big help for us to keep things going on those months when we need some help. We try not to use credit cards so we find that this is the easiest way for us to handle your situations.

If I'm ever short on some bills like my rent or something like that I'll get a cash advance to get some quick help. I do not qualify for government assistance so this is my backup plan when I need some help.

Sometimes my bills come due just a little bit before I get paid and the cash advance has helped me out quite a bit. It's actually help at times to keep a roof over my head. There's not really much other than this that I can do so it's really helping me out in those certain times when I need help.

I use the cash advance to pay my rent, groceries, electricity or really anything that I need help with. I use to be able to borrow every now and then from my mom but she is now unemployed so that's not an option anymore. I'm in the process of going to school so this has helped me out so much.

Sometimes I have a few bills that did not get paid when all the other ones are paid, so whenever this happens I'll get a cash advance for a short term to pay everything off and stay current with every thing. I've tried asking for help from my family but they can't help me so I'm greatful for this being available to me.

The cash advance was such a blessing to me. I recent lost my son and it helped me pay for his funeral expenses. I didn't have any other way to get the cash for this so I can tell you that I'm extremely thankful for it.
There are multiple things I use the cash advance for such as my mortgage payment, other monthly bills and groceries. Pawning something is way more expensive than this program and just seems a bit shady to me so that's XXXX of the reasons I choose it.

I'm just a little behind on some bills but am starting to catch up thanks to the cash advance. It's helping me get back on my feet again. I do not have anything of value to pawn so for now this is my only way of getting some extra cash to get me back on track.

The cash advance is like a family member to me because it allows me to borrow from myself and I can get it to help me out with my bills every now and then. Since I do not really have any family to help me like I said ... this is the best for me and my family.

There are times when things pop up or we fall behind on our bills and we'll use the cash advance to take care of those issues when they happen. Without any credit for either XXXX of this is really our only hope when we need help.

I do cash advances to help out my Aunt who borrows money from me so I really sort of do this for her. Other than this I would have to dip into my savings so this really works out best for both of us.

Sometimes I do not have enough money to pay my bills, the cash advance is what I use to help me out in this times when I'm short. I really like it because it does not require a credit check or something like that. I do not have any family I can count on so the cash advance is my savior.

In between paychecks I every now and then get a bill that comes due and when that happens I'll get a cash advance, pay it real quick and be back on track when I get paid again. Without any family in the area for help this is the only thing I can turn to for help. Without good credit this works best for me.

I contacted CFPB after receiving phone calls from someone claiming to be with GLOBAL (GPS) collection agency. I could tell it was a scam but wanted to be sure. CFPB investigated with ACE and found that they had no affiliation with any company GLOBAL (GPS) collection agency. I hope this company is prosecuted and sent to prison!!!!!!

When I'm short on money and I need money right away to pay a bill I know I can always count on the cash advance to help me out. If the cash advance was ever taken away I know there would be times when a bill would not get paid on time and I'd probably get a late fee tacked on.

The cash advance helps me with general expenses and it's nice to have in my back pocket when an emergency comes up. It's extremely easy and convenient. Pretty much this is my only option for extra cash to be had without jumping through hoops with a bank.

The cash advance I find is such a simple way for me to make ends meet when I do not have enough money to finish paying for my bills. At my age I do not have any other way of getting this type of help. It's like a security blanket for my finances.

I'll use the cash advance whenever my bills fall before my payday. I do not have any family at all in the area that I could borrow from real fast so the cash advance is absolutely my only option to help me when any type of financial situation comes up and I need cash quick.
The cash advance is so helpful to me when I m short getting either my rent or my electric bill paid on time. My daughter is the one who recommended it to me. This makes it possible for me to be able to take care of myself without troubling a friend for a loan.

The only thing I use the cash advance is to help me get my rent paid on time. I d be in a whole lot of trouble without it because of my health I m unable to work more than I already am so this is a saving product for me to keep a roof over my head.

Mostly the cash advance is used by us for everyday emergencies, bills and groceries. I m so glad for this because it makes it possible for me to handle my situations by myself without going to family members for help.

Usually the cash advance is there for us to help out every now and then and then but recently we have been using it to take my son to the doctor for his XXXX in XXXX and going back and forth takes a lot of gas and leaves us short getting our bills paid.

When I went out on XXXX the cash advance helped me so much to keep my bills paid. I use to go to a pawn shop but they were so expensive compared to the cash advance. It s such a good way to tide me over when life happens and I need help.

If I have a bill that comes due on a week when I do nt get paid, I ll get a cash advance to pay that bill and then I quickly pay the cash advance back. It s great to be able to get cash quick and not worry so much about an approval process with my credit.

I only get paid XXXX month and I ve needed to use the cash advance service from time to time to help me with either a bill or some sort of repair that comes up. I would probably have lost my trailer sometimes if I did nt have this to fall back on.

There are times when I need help to stay a float with day to day things and I ve use the cash advance many times to keep all my bills paid on time. This is the only help I ve been able to find and better yet I think it s very affordable and an easy process.

I m on a fixed income now and on those months when an unexpected thing comes up I ll use the cash advance as my backup plan. It gives me security and peace of mind in a time in my life when that s really important to me.

Usually by the end of the month I need a little bit of money to get me by for a few days until my XXXX check comes in so its helped me with just about everything and everyday items. I m by myself and do nt have anyone to lean on so this is my only way to borrow small amounts of money when I need it.

With a family of XXXX and with car repairs, job layoffs, and the price of things always going up, the cash advance is a lifesaver for us whenever something comes up and we just need a little cash to put us over the edge. It helps because it s not a long drawn out process and can get the cash when needed.

If I did nt have the cash advance at times when my bills are more than I had planned for I would be In a world of trouble. Today it s actually helping me get a new pair of glasses. Being on a fixed income there are nt too many choices for me to I can tell you I just love this program.
When there is an emergency situation comes up like a higher than normal electric bill or when an insurance premium is more than budgeted for, we’ll get a quick cash advance to keep things normal until our next checks come in.

Today I’m using the cash advance because I was in the hospital for a few days and my electric tripped off and all my food in my refrigerator went bad and I had just filled it up for the month. So I’m using this cash advance to stock my refrigerator back up which is very expensive.

I use the cash advance to help me out with my larger bills that come due and I’m still waiting on my next XXXX check. I’ve also used it to help my son out from time to time when he runs a little short on cash and has to go out of town on work.

I’ll use the cash advance at those times when I need some help getting my bills paid. It has been the easiest way to help my situation out. I would probably have to get a temporary job if not for this service.

When times come up with my employer cutting back on my hours and I need help with making my bill payments the cash advance has bailed me out. I’ve tried to get loans and nobody would loan me money so I’m so appreciative of the cash advance because I really don’t know what I would have done without it.

I just recently went through a foreclosure and had to move and the cash advance has helped me with my moving expenses. I can’t get a loan from anywhere because my credit is so bad so I can’t tell you how greatful I am for this service.

My bills do not normally land on when I get paid so at times I’ll need the cash advance to help supplement my income while I’m waiting on my next paycheck. I refuse to get into the whole title loan thing because it was so expensive to pay back. If the cash advance was not available to me probably have to try to find a different job that was closer to me because the cash advance actually helps me out with gas money too.

I do not use the cash advance often but it sure has come in handy when I need to get some quick cash when I’m in a pinch. I would probably have to beg my grandmother for money if this was not available. So this keeps me independent. Being a single mom with XXXX kids and this is a big help to me at times.

With being on XXXX and I’ll use the cash advance a sort of a buffer for my bills and just to make sure I have cash available for me to have if I ever need it. It’s a no fuss type of product and it’s so very quick. As long as people use it the right way and not abuse I think it’s awesome.

If I have an emergency bill or if I have something I had to buy real quick, I’ll just use the cash advance to keep me in the positive in my bank account. I would not know what I would do without it and would be very lost because I’m a single parent and do not have many options.

The cash advance has helped me so much with my regular bills, but mainly for my medical bills that have been popping up a lot lately. I really like it because I can pay it back nice and quick instead of having something long term. I just do not know what I would do without it.

I’ll use the cash advance for immediate cash issues before I get my next check. I’ll usually use it when I want to buy something for my garden or if I had a bill that slipped through the cracks. I started using this because I’ve had so many issues with my bank.
The cash advance is a blessing to me. If ever I have an emergency this is where I turn to for help. It’s gotten me out of so many jams and I think it’s fantastic because if I need quick cash … there it is. My life would so much more stressful if I did not have this to fall back on.

The cash advance makes sure that I stay current with all my bills. If I’m ever running short, it’s always been there sort of like a safety net so nothing gets shut off or so I do not get any late fees. It’s the option I choose instead of asking any of my friends for help.

Whenever I have a bill that falls due before I get paid, I’ll just get a quick cash advance and pay it while I’m waiting on my next check. I do not like other people knowing my financial situation so I choose to take care of this myself and not bother others.

The cash advance has helped me out in many ways, such as paying some bills and to have some extra cash so I could travel up north to help my mom out. This was the quickest and most convenient way for me to get some cash quick when I need it. This for now is my only option.

The cash advance is usually used by us to help us catch up on bills when we fall just a little bit behind. We do not want to take out a long term loan so this works perfect for us. If this were ever taken away I suppose we just would have to be late on something.

Normally I use the cash advance to help me with some left over bills I just do not have money for at the time. I’ve also used it for car repairs. I really can not think of anything else I could do to help myself out when this happens other than asking from my family but I really do not want to have to do that.

The cash advance helped me catch up on my association dues that after today I will be caught up. I choose the cash advance because it was my only option and I knew that I would be able to pay it within the allocated time provided. I think that there was no cash advances would hinder a lot of people that happens to need it to take care of their family/loved ones. I personally would have to go another state. Or find another means to obtain the cash.

For me, the cash advance helped me in the past to keep up with my bills. At that time it was really a big help to me while I was getting back on my feet. I also did not have any other option at that time.

When I have tight moments where a bill may be do and I need some help with it, I use and get a cash advance to help me out. I do not like credit cards and the cash advance is good for me because I know I have to pay it back right away.

No that I’m retired and my only income is XXXX there are times when I have a bill that may come due while I’m still waiting on my check. It has helped me keep bills paid on time and avoid late fees or risk anything being shut off.

Depending on when I get paid I may have a bill or something unexpected that comes up I’ll get a cash advance to make sure I do not bounce a check and get a ($35.00) fee. It’s a short term fix to any kind of financial shortfalls. It helps me get by so nothing goes unpaid.

When I run shy I may need a little extra cash to just get me by I’ll get a quick cash advance to help out a little until my next monthly check comes in. I like taking care of my issue this way because it’s simple and quick and I can get just what I need.
When I got laid off it put me behind a bit and this where the cash advance really helped me keep things going by keeping my bills paid. I choose this way for help because it does nt require a credit check. Since I m newly divorced and if it were nt for the cash advance I would nt have been able to have any type of XXXX for my child.

I m on a fixed income and my bills sometimes fall in between when my check comes in and the cash advance helps me fill in the gaps when I m short. I ll even use it for food at the end of the month if there is nt anything left.

My paycheck is always off from when my bills are due so when that happens I ll use the cash advance as a sort of buffer until I get paid again. It was and is a quick way to get money when I nned it. I do nt do it very often but it s great to pull me out a quick jam.

I live on a fixed income and when I have unexpected medical expenses I ll use the cash advance to help me get through until the next month. Going to the bank is not an option that I like because it s not very convenient and also they want to loan much more than I need and that s why I choose the cash advance because I can get only what I need.

So many times when I need help paying my bills or rent I ll go to the cash advance to make sure everything is paid and paid on time when I m running short on cash. I would go crazy if this was nt around for me because the way everything is getting so expensive I probably would be able to make ends meet.

I ve gone from management to a fulltime type of job and I ve been using the cash advance to help me out until my job situation gets better. I was refered by a friend about this service and I was amazed at how easy and convenient it was. It has saved me so many times and saved me a lot of money on overdraft fees.

I recently had a job change where I now make a lot less than I used to and the cash advance has helped me get back on my feet. I also used it to travel back and forth out of state when my father was sick so this made it possible for me to be with him.

I use the cash advance to help out my daughter to help her pay her childcare for her daughter. I ll also use it to help me when I run a little short and need to put gas in my car. I would be in big trouble and also I would nt be able to help out my daughter which would be a big disappointment to me if this were not around for me to get when I need it.

I received a phone call from at XXXX it was a “courier telling me that they needed to give me papers for a lawsuit against me. They then proceeded to give me the case number and the phone number to contact. The number was XXXX. When I called I was received by a young lady who said this company was “Document Delivery Services”. She asked for the case number and then transferred me to a man named XXXX XXXX. He said that under federal privacy law that I indeed had to be who I was. After which he proceeded to tell me that I had a debt from 2009 with a payday loan service and I told him I do nt know what that was. He said that I would be served with papers to go court because of it. He said that they would serve me tomorrow at work. His company was Goodwin, Gephart, and Associates, located in XXXX, California and they are debt collectors. It is well past the statue of limitations and they should not be contacting with a threat to sue. In fact, this is illegal.
Rhode Island is reportedly the only XXXX XXXX State that continues to allow XXXX lenders to charge XXXX digit rates of interest. The House Speaker is inclined to NOT change that situation despite a loud cry from the voters that this is unfair and unproductive.

Can CFPB tell me how the other XXXX XXXX states changed their laws to be more fair to borrowers so I can refer XXXX XXXX, our Speaker, to them. He seems to be unable to think it through for himself.

Thanks,
The cash advance has actually been helping me keep up with my bills when I fall short. This is way more convenient than going to a bank and trying to borrow from a bank. I suppose if I weren't available to me anymore I would just have to do without and be a little late on some bills.

Mostly I will use the cash advance to help me out with some bills or if I need some extra cash to get me through the week. I didn't want to get strapped in with a bigger or longer time period type of loan. Its really been hassle free and an easy way to keep me on track.

Sometimes my run a little out of wack or I may have an unexpected expense that comes up so the cash advance helps me avoid late fees. It is great because its to have when I need help quickly. I could get it from my mom but its not the route I want to go with because I like handling things myself.

There are times that just before I get paid I will run out of money for XXXX reason or the other and Ill use the cash advance to get me by for a few days until I get paid again. I much would rather do a cash advance instead of putting any more extra on my credit card which has a high interest rate.

With the way our bills are set up it doesn't really line up with when we get paid so the cash advance gives us a little extra time to get things paid. We have also used it when we have to go out of town real quick and need quick cash. With the way things are right now its really our only option.

My husband is paid on commission so his pay goes up and down so the cash advance really helps stabilize our income on those checks that are lower than normal. We find the fee reasonable and its very convenient. Our only other option would be to borrow from my mom but we try to avoid that.

On the weeks where my pay the way it is being on commission I sometimes need a little help getting by and making sure my bills are paid on time so Ill use the cash advance as a sort of buffer for my finances. I like to things on my own and it would be embarrassing to have to go to family or friends for something like this.

Mainly Ill use the cash advance for bills since my girlfriend has recently lost her job so now we are just living on my income. The fact that its a short term fix is great because then I don't have to borrow more than I need.

Im a single mom and when Im short for groceries or any kind of bills like my electric bill the cash advance has helped me out of some pretty big jams. It has helped me out with any unexpected things that pop up when you have kids at home.

When you have XXXX kids and are a single father there are times when I just need some help with things that come up. Its helped me with home repairs and car repairs and now with only XXXX income this is a huge help for me.

Whenever I have a large expense or a need for quick cash Ill get a cash advance to tide me over and get caught up real quick. It is safe to say I would much rather do this than to grovel and ask for help from a family member.

I get bill due in the middle of the month when I don't get paid so I use the cash advance. Lot to get me by until my check comes in. It has saved me so many times from late fees or even having my electric turned off.

My financial situation has changed drastically because of my husbands health and out income has gone down by half. The cash advance has helped out with many things from Bill payments to vet bills. This really has helped me to keep myself from getting late fees or overdraft fees. Its been wonderful for us.

My checks are usually use the cash advance for so many reasons such as my mothers medication, rent, and all sorts of financial short fall. I dont like owing friends or family any money so the cash advance works very well for me.

The dates on my bills seem to change all the time and the cash advance helps me out when I find myself a little short when Im only a XXXX XXXX from getting paid. This has helped me because my credit isn't what I want it to be. It would be devastating without it.

I use the cash advance to sort of fund my business. I subsidize my income with the advance while Im waiting for getting paid from my clients. Its fast, convenient and serves my purpose for what I need when I need it.

Mostly Ill use the cash advance when I fall short on my bills. This is so much easier than trying to do something with my bank. My other options really never seem to work out so I'm very grateful for this service.

I will use the cash advance when I need help with any XXXX my bills. I only get paid XXXX a month and at times it can be hard to budget. It was less hassle, quicker, and more than what I could get from anywhere else. A lot of people would probably go to doing wrong things if this were ever taken away.
When my paycheck comes up short the cash advance is a quick and easy way for me to get cash in a hurry. I like to do this instead of bothering any of my family plus I can take care of my issues myself.

The cash advance allows me to stay ahead on my bills by getting them paid before I get paid. I have chosen this because its short term and has to be paid back by my next check. This truly is my only option at this point because all my friends and family are in the same boat as I am.

The cash advance helps me out every now and then when my check is less than expected to make sure all my bills stay paid on time. I really don’t have the ability to get quick cash any other way with the way my situation is right now. With my family all over the country I can’t really borrow from them because when I need cash it usually has to be quick.

The cash advance has been a great help to me when these things happen. I already have XXXX jobs so I don’t have time for another XXXX so with things the way they are the cash advance is the biggest help for me and my kids.

When I have emergencies or some financial short falls, there are time when I need some extra money to help me out and I’ll use the cash advance to get that type of help. From time to time this really fits my needs.

I normally use the cash advance for help with my big bills like rent, car payment and insurance when I’m just a little short on getting them paid. It would be terrible if this were ever not around for me when I need it because at this time I don’t have any other way to get this type of help.

With all the car expenses that I’ve been having the cash advance has been helping me a lot keeping my card on the road. It’s also helped me out with my rent when we ran short. I didn’t want to have to ask any of my friends for help.

Payday loans have saved me in many ways. The loans are there for working people who need a little bit to get through to the next paycheck. I come back and use the service because the loan is comfortable and the people are friendly.

Because of my poor credit the cash advance is my only way of getting a short term loan so that I can pay for things that have fallen through the gaps. I think this is convenient and is extremely affordable for me.

Borrowing money from payday loans has always been a huge help to me. Banks won’t lend to me and their process is too demanding. I can borrow from a payday loan with no hassle.

We love the service payday loans provide. The service is convenient and awesome. I live in Utah and having this loan available is a huge help.

The cash advance is a good stop gap when things happen and I just need a little help. I don’t use it very often but its nice to have as an option. I like to do this instead of adding to my credit card which is a longer time to pay back.

I borrowed money from a short term loan place, the loan helped me and my family when I had no extra funds to cover it. My experience was excellent and professional. This is such a good option in these hard times.
May 20, 2015
With my daughter on XXXX and only gets XXXX and she sometimes needs some extra money to get through the month so I will use the cash advance to help her out in the times when she runs out of money. I don't know what I would do if this was ever taken away from me. It nice for me to be able to help her in your times of need.

May 20, 2015
I use the cash advance to get by with buying groceries, clothes, gas and even to pay my car insurance. I only get just so much from social security and there are just some times when Im low on cash I can quickly get the money I need with the cash advance. Im north sure what I would do without it because its my life line.

May 20, 2015
When I have bill due before my next paycheck comes in, thats when Ill get a cash advance to insure that that bill is taken care of and paid on time. This was the only thing that I coul come up with when I need cash quick. It would most likely be a big struggle without it and a big help in my times of need.

May 20, 2015
Recently I have used the cash advance to help me out with some truck repairs that needed to be taken car of quickly. I would have probably been not able to get to work without it so Im really glad it was here for me.

May 20, 2015
I recently had to get a cash advance to get my car repaired and and in order to make sure my checking account isnt overdrafted and get charged $XXXX. Im in the process of budgeting better so I dont have to do this but for now its helps me out in a pinch.

May 20, 2015
I use the cash advance for everything. Basically I use it like you would use a credit card. It was easy and accessible and its short term unlike a credit card which would be longer and more expensive to pay back.

May 20, 2015
I will almost always use the cash advance for helping me out with my bills and if I have Nything left over Ill use it to buy some groceries. My daughter just moved out and now Im paying all the bills by myself and being on a fixed income things come up and I just need some help sometimes.

May 20, 2015
With the timing of my bills and my pay fall they sometimes dont line up so the cash advance helps me keep the ball rolling. The banks arent as flexible and take longer to pay off so I thing the fees are more than reasonable. This is so very convenient for me when I need it.

May 20, 2015
When I have expenses that come up like a flat tire the cash advance helps me take care of it and bridge the gap until my next check comes in. Its a great way to provide a financial cushion and keep my bills paid on time. Im unable to get a regular loan because of my credit so Im sure glad this is available to me.

May 20, 2015
The cash advance is a big help and its wonderful to help me out with my bills and emergencies that come up. It helps me avoid late fees and overdraft fees. It would be a big struggle without it and would probably have to move without it.

May 20, 2015
Without the use of a cash advance every now and then I would probably have to move to a less expensive place in a bad area. I have very poor credit and other than relying on my son for help this really is my only option to help me out sometimes.

May 19, 2015
Using a payday loan is helpful to us. We have a big house payment that can take up XXXX of our checks at time. Using a payday loan gives us the money we need to pay our house bill when we are short and gets us through until the next payday.

May 19, 2015
I used a payday loan and it helped me in so many ways. When my check is short for bills I can get money to help me get my bills paid on time. Im so thankful for the service please keep this available for those in need like me.

May 19, 2015
We use the cash advance for so many things. We have used to help get our electric, mortgage and other bills we need help with paid on time. We dont have any credit so that means we dont have any other way to get any money lender to us so it is a valuable help for me and my family.

May 19, 2015
If we ever get a little behind on our credit card bill or car note well get a cash advance to get them paid and then paying it back when we get paid. We have even used it for some extra cash when we go on vacations. This works good for us so we dont have to borrow from anyone else and that way they wont know we are behind at times which is personal.

May 19, 2015
I havent used the cash advance much but it sure has helped me out when I've needed it like when I had to pay my kids tuition and I didnt quite have all the money I needed and the cash advance allowed me to get that paid without delay.
Thanks to the many who participate in bringing closure on this issue. Although I had reached out to significantly placed officials as directed, the matter was not resolved with conclusion or finality. XXXX I contacted the CFPB, I finally had a team with tools and focus to achieve the objectives. The agents were helpful and capable, also confident in the information that was brought to them.

My hope is that the predatory aspects of the payday loan will be eliminated as it is a source of pain and fraud. It is harmful to everyone, even people who did not make the loan.

There are some months when we fall short due to a car repair or a doctor visit. We weren't comfortable going to family for help and the cash advance allowed us to handle it all on our own. If this weren't around I guess we would have to turn to family or just be late on our bills.

My mom has done cash advances before and when I need some help with a bill I figured Id try it out and boy did it ever help me out of a jam. If it weren't for the cash advance I know I would have to go and sell something at a pawn shop. This way I take care of things myself instead of asking for help.

My mom has done cash advances before and when I need some help with a bill I figured Id try it out and boy did it ever help me out of a jam. If it weren't for the cash advance I know I would have to go and sell something at a pawn shop. This way I take care of things myself instead of asking for help.

Ever since Ive been separated the cash advance has helped me pay off my truck early and has saved me money at the end of the day. My credit isn't all that good and this was the only thing that would help me out. I've not been doing them a lot lately but they sure helped out when I needed it.

I'll use the cash advance for little things that I'll buy from time to time and turn around and sell. It's a great way for me to earn a little extra cash and I can not use it at anytime I want. I do things this way because its so convenient and fills in my financial gaps.

I usually use the cash advance for emergency purposes such as my home air conditioning need to be fixed. It's easy to pay pack and isn't a large amount so it doesn't hurt my budget. Its much better than borrowing from my dad.

I'll use the cash advance to generally help me with either my electric or cable bill when they fall in between when I get paid. My mom actually had told me about this because it had helped her out XXXX time and its defi been a great help for me when I need it.

The cash advance helps me keep my credit score in tact by not being late on any of my bills if they fall in between when I get paid. If I use my credit card, first the interest is more than a cash advance but also I like it because it gives me the help I need and control of how much I spend.

When things get a little tight I choose to get a cash advance instead of going to my family or to my friends for help. It helps me through the budget and makes my situation better.

The cash advance is a big help to me because I'm on commission and my pay fluctuates so much and really the cash advance helps me bridge the gap in between my check. I've chosen this because you can get the cash right when you need it and not have to wait.

Being a single mom things can pile up so Ill use the cash advance to help me out with my car payment and electric bill. Without having any family in the area this was really my only option.

When I cant borrow from anywhere else or from anyone else Ill get a cash advance to help me out with my bills and groceries. It is always great because I can use the cash advance and only get what I need instead of more than I need.

I gave out information to a cash advance online and now am afraid that I may have problems. Cash Advance.net with multiple phone #s and dont know what to do now. Can you help me. I gave my ss #, banking. Was really stupid, but stuck out of town and had no money.

No words can describe how thankful and grateful I am to CSFB for their help in helping me to resolve the consumer issue I had been in for months with the people that were calling me continously re a pay day loan I knew I did not owe. I can say many times and that would still not be enough! Thank you! XXXX
This is my XXXX time using the cash advance and the reason I'm using it is because I just bought a car and it left me just a little short so I decided to try this out to make sure that my finances stay positive. I've seen and heard this advertised so I thought I'd give it a shot.

I'll use the cash advance every now and then to help me out with some bills. I'll also use it for personal use. Doing things this way I don't have to borrow from family members or from any of my friends.

I work XXXX and sometimes the weather doesn't coop and when that happens my check usually isn't what it is supposed to be and when that happens I'll get a cash advance to to keep me going until I get my full check.

The cash advance really keeps me and my husband out of financial trouble. Its helped us with our rent, groceries and all the things that come up during the XXXX. It was so easy and it doesn't have anything to do with my credit. We are trying to budget better but for now its a big help for our whole family.

Whenever my check is short and I just need some extra money the cash advance has been my choice for help when I need it. For instance, this time I need to get my car out of the shop so the cash advance is helping me take care of.

Sometimes in the middle of the week I'll run out of cash and I may need to get a bill paid real quick so I'll go and get a cash advance real quick to get that bill paid without interruption. I like that its based off o what I can pay back and isn't that much money so I know I can pay it back.

After both my wife and I lost our jobs at the same time and we fell behind a bit when we started working again so to help us catch up we turned to the cash advance to help us through that rough patch and get us back on track. The cash advance allowed us to borrow against our paycheck instead of borrowing from someone else.

Ill use the cash advance when I have large bills due back to back or all at once. I use this so I don't fall behind or have any checks bounce or even have something shut off. With just being divorced and not having any credit this is my only avenue to get some cash when I need help.

If I ever need money right away and don't have any other way to get some extra money, I'll turn to the cash advance to help us out. I've also recently used to help me out with some major car repairs. Its made it possible to be able to keep it on the road so I can continue to get to work.

When I have some bills that need to get paid when I may fall behind the cash advance helps me keep my bank account in the positive so that I don't get any type of overdraft fees. With my low credit score this is my only viable option for fast cash. The fee for this service is more than reasonable I think.

I'm new here in XXXX and the cash advance is helping us get situated during this move. We used to do them in XXXX and the fees were way more than they are here in XXXX. We are so happy that this was available here for us during this transition.

When I need help with balancing money that I don't have yet it keeps me on track. It keeps me responsible with my bills and gives me time to make sure they are all paid on time. I like that its fast and easy and its been a big help for me to keep things going when I'm in need.

My kids are in XXXX and XXXX and sometimes after all my bills are paid I need help paying for their things like that. I really didn't have anyone to help me out so this has been a huge help for me to be able to do things for them. And being a single mom with XXXX girls thing can get expensive.

When I moved down here the cash advance helped me stay on my feet while I was looking for a higher paying job because what I was making wasnt cutting it. This was way more affordable than anything I've ever used in the past.

When I have a last minute car repair or need some extra money for gas because I've driven around more than normal, then I'll use the cash advance to help me with these unexpected things to get by until my next check comes. There really aren't many quick options out there for people to get Quick cash. Its great because its tailored to my needs.

My cash flow can get messed up because my check is never the same so the cash advance tides me over until a bigger check comes in and then I'm back on track. It really takes the stress out of my financial life and also helps me keep my credit in good standing.

Sometime after I pay all my bills there isn't a lot left over for the everyday things that come up. There are times when I'd really be broke if I didn't have this to fall back on. It helps with gas, food and is just a handy thing to have when needed.
The cash advance is a great help to me when I have some unexpected bill pop up or if I just need some extra cash to get me by until my next paycheck. I've tried other things in the past but nothing works better than this because it's quick and easy and doesn't require a credit check.

I will only use the cash advance when I have an unexpected bill that comes up or an emergency where something breaks and I just need some extra cash fast. I used to have a credit card that I would use for things like this but I find that the cash advance is actually much less expensive and safer to use.

If it wasn't for the cash advance I know I would probably be lost and out on the street. I'm recently divorced and the bills that were racked up by my ex-husband I am responsible for so the cash advance is helping me get my life back in order.

Very quick response time from your company about the company that I complained about. Easy to file a complaint although I was not expecting anything different from what I was already told from the loan company. I am glad to see that Americans have a one stop sort place to file business complaints. The BBB is ok but does not hold any prosecutorial powers.

When I'm behind on a bill the cash advance buys me some time by letting me pay the bill before I get my next check. I've used this every now and then and it's been a huge help to me when I'm in a bind.

I've used the cash advance to help me with putting gas in my car, groceries on my table and help with a bill from time to time. I would probably have to make some adjustments like getting rid of my cable bill or something like that. Other than that I suppose my bills would just have to be late.

The cash advance is a big help for me from time to time to help me with my daycare. It's quick and easy. I would probably miss some work if this wasn't around for me when I need it because I would have to stay at home and watch my daughter.

I get paid every XXXX weeks and sometimes there is a bump in my cash flow and when that happens I'll use the cash advance to help smooth out those bumps. This works out so much better for me than using my credit card with a much higher interest rate.

The cash advance helps me out a lot with getting my bills paid on time and honestly I would really be struggling if it weren't for the cash advance. I found out about this from my mom and its really worked out well for me cause I can't borrow from any of my family.

When I need help with getting some extra cash for gas or something like that or if my XXXX need something I'll use the cash advance to just give me the boost I need until my next check comes. I like this because I know I can pay it back where as a long term thing could lead to me not being able to pay it back.

When I XXXX did a cash advance it was to help me catch on my bills. My credit isn't good enough for a back loan this has been my choice to use when needed. I really have no idea what I would do without it. I guess I would have to rely on my extended family if it were ever not available to me.

I will usually use a cash advance to help me out paying a bill or something like that. Its so convenient and easy to get and is for just a short term until I get my next check in. With my situation the way it is only getting paid XXXX a month gettin XXXX this really works for me and my family.

Cash advance help me stay a head on my bills. I dont want to bother anyone els with my problems a would just rather take care of my issues myself. With the way things are other than the cash advance I dont have any other way for help other than this.

We just moved and the cash advance helped us with our expenses related to the move and allowed us to get set up quickly. This was our only option at the time and with one of us losung our job things were tough but the advance helped us through it all.

We use the cash advance to help us make ends meet. Its been a big help for bills and for incidentals like XXXX and for moving expenses. With my credit the way it is this is our only way to get some help and with XXXX kids it really keeps our stress level down.
Sometimes my check runs short and I need some help getting my bills paid and the use of the cash advance is a big help to me when that happens. I think its very affordable and much better that getting a late fee or bouncing a check.

I'll use the cash advance to just have some extra cash with me so I have it in case something comes up. Its also good protection for my account and is much cheaper than overdrafting my account. This is really just use for convenience.

Sometimes I use the cash advance to help me out with getting some bills paid. I will also use it at times for car maintenance. This is a fantastic product because its immediate and helps me quick. My options are limited because everyone I know is tapped out as well.

I use the cash advance for everything from gas to groceries to traveling money to bills. It my go to thing to do when I need some fast cash in a pinch. With thin higher interest rates and time it takes to get a loan from a bank I find that this works well for me.

I'll use the cash advance to just have some extra cash with me so I have it in case something comes up. Its also good protection for my account and is much cheaper than overdrafting my account. This is really just use for convenience.

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I use the cash advance for everything from gas to groceries to traveling money to bills. It my go to thing to do when I need some fast cash in a pinch. With thin higher interest rates and time it takes to get a loan from a bank I find that this works well for me.

The cash advance helps me out with some small bills that may come up and my check just isnt enough to cover them. When these things come up I dont have time to wait for my bank to approve me for something so I like how fast this whole process is.

Im retired and sometime Ill need some help with a bill now and then. With my husband passing away I lost his income so there are time when things can get pretty tight. The cash advance has been a wonderful fix to me financial needs. This is really a lifesaver to me.

The cash advance provides me with the extra cash I need in between my paychecks when an emergency situation comes up and I need fast cash. With being on a fixed income thing come up that I just cant take care of quickly without the help of the cash advance so Im very greatful for this service.

Ive use the cash advance to help me pay off my credit card bills. Doing a cash advance is actually cheaper than let the credit card payment get higher and higher. I m in the process of getting all my budget taken care of and the cash advance has helped me get here with no hassle.

Sometimes Ill see something on sale and Ill get a quick cash advance to take advantage of the sale when I just dont have the money. It has also helped me at times with my bills if I fall be hind which isnt that often. The cash advance is the only thing that I really qualify because of my poor credit.

There are so many things is use the cash advance for. Ill use it to help me out gas in my car and groceries from my family. Becaus of my age I havent established any credit yet so this seem to be not only the best but only option so far.

If I run into a bind or have an emergency that comes up like a late car payment or just need some extra cash to get me by, Ill use the cash advance as a quick fix to any issue I might have. Its extremely convenient and fast which I like.

With me being on a fixed income I dont get much to survive on for the month and the cash advance is a lifesaver to me to help me out once and a while to pay a bill or to buy food. I tried to get help from a family member but they didnt have any extra money to lend me.

Basically Ill get a cash advance when I need some cash for my rent, car payment and food. With XXXX kids there is always something that comes up where I need to pay for something for school. Its been a fantastic way of supplementing my situation when Im in need.

Ill use the cash advance at the times I am short on my bills and need to get some quick cash to get them taken care of. The advance is truly my only other option at this point in my life. I just dont have any idea what I would do without it.

This is my XXXX time using the cash advance. Im using it today because Im short getting my rent paid. I tried getting help from my church but they werent able to help me this time so Im very greatful that this was available to me.

During the month there are times when I just dont have enough money to make ends meet and the cash advance allows me the time I need to keep them all paid on time when Im running short on cash. Its also helped me payd for gas for a long trip when my mom was sick and she loves far from me.

The cash advance has helped me out with my tuition, food, bills or if I need money to go out of town. This way I can take care of myself and not depend on my mom for help. Its great as its short term and I can take one out only when I need it....nothing more...nothing less.
I wish there was a way to edit my rebuttal. I thought First Merit was trying to say I let the teller hold my checks for a few days until they cleared. They said they returned them to me, but also the $XXXX in cash? I only had $XXXX in the account and thats why they denied cashing the check for $XXXX. Either way I have not seen the video feed of the transaction. They should also be able to show the video feed of the teller receiving the money back then if she put it in the tube or they have video feed of the next person behind me receiving the money. It was never in my tube or I would have told the teller, Thanks and counted it in sight of cameras like I always do before leaving. I also would have asked her why she is now cashing it, after just telling me to go to XXXX if I wanted it cashed? Also she would have told me she got authorization to cash it….she wouldnt just send it not saying anything after completely refusing to cash it previously. I also would have a receipt for the transaction, as I save them all in my safe. Of course her cash drawer balanced out….she cashed my check and someone kept the money. Its all just them saying I somehow received this money to cover up what actually happened. Maybe this is the wrong place to say this….oh well. The other issue with the site in general is that when typing the complaint in the box, I had to keep hitting enter when I could no longer see what I was typing as it runs off screen. Thanks.

Im on social security XXXX and only get paid XXXX a month and Ive used the cash advance many times to help me with bills, medications and just everyday living expenses when Im out of money. I cant get a job because of my XXXX so the cash advance has been a blessing for me.

When I want to catch up on some bills or if I need some money to buy something and dont have the money, the cash advance will be my best way to get me either back on track or be able to tak advantage of a sale before I get paid.

There are so many thing Ill use the cash advance to get me through some things. I cant just go into a bank and get a fast short term loan so this is the best way to get the help I need. I get a lot of security from this and the pawn shop is absolutely out of the question.

When bills need to be paid Im im short and need to get it paid right away the cash advance is my choice to get it paid fadt without any hassle. I think its easy to pay back and its nice that there are varying amounts I can get.

When I have a bill that needs to be paid quickly and I dont have the money at that time, th E cash advance provides me with the cash I need to get it paid. Its much easier to do a cash advance than to ask someone for help which can be a little embarrassing.

The cash advance has always been a big help to me when I run short on a bill. My credit isnt so good so this is like a small loan from a bank that I wouldnt normally be able to get. Its really just borrowing from myself which I like. Borrowing from friends really strains the relationship so I dont like doing that.

I will use the cash advance at times when my check isnt what it is supposed to be to make sure that particular Bill is paid on time. I would like to be able to get a XXXX job so Im never short but I have a little boy that requires a lot of attention.

I had a scam happen to me. It was Castle Payday Loans out of XXXX, Michigan. I had a XXXX at XXXX notice money was missing out of my bank account. I couldnt figure out what was going on my mind didnt work so well. Then I called by bank and they told me to call the the company. Then I went on my bank statement and got a phone number which was to another company that didnt know what I was talking about. Then I finally got a phone number and no one would answer. Then I had to fill out papers at the bank and Castle Payday Loans has never tried to contact me. I never even heard of this company I would like to know how they got my information.

Basically Ive used the cash advance for bill payments or when the holidays come up and I need some extra cash. I would just be broke all the time if this werent around to help me out.

I will use the cash advance every now and then to help me get by on my bills. A friend of mine had told me about the cash advance I it was and is very easy for me to get when I need it. My alternative would be to try to find more work but Im already working a lot right now as it is.

I choose to not use credit cards nor do I have any. When something comes up in life like it always does. Using a cash advance helps me get my money quickly and I dont end up over my head.

There have been so many times when my bills would not have been paid if it werent for the payday loans. The process is great. I borrow the money and payoff when my regular paycheck comes to me. What a life saver.
Payday loans help me in case of emergencies it is a great way to get money real quick. It really saves me a lot of time. This service is greatly in need and I'm thankful for it.

I went and borrowed money from a cash advance loan center. Borrowing the money allowed me to make the deadline my HOA was imposing for yard improvements for my home. I borrowed the money, got what I needed and went on my way.

Payday loans help me with bills so my account does not go over. Payday loans are a very good service and a life saver.

Helped greatly with the need of money right away for the last minute things that come up. A short term loan helps me out with the need to pay some bills right away.

Using a cash advance helps me to keep out of trouble with my money. When I get a little short I can get a loan and avoid costly fees from a bank or expensive shut off fees.

With getting paid every XXXX weeks its sometimes rough to keep things paid on time so I use the cash advance to tide me over until I get paid again. There is no way I would use a pawn shop because I've heard how expensive they are. Being a single mom this is a lifesaver for me and my kids.

I am thankful for the the services of a payday loan. Using a payday loan gives me the chance to keep the chaos out of my life and keeps my finances in order.

Payday advance loans work for me. I can walk in and get the funds I need fast. The service is convenient and my loan is handled in a professional manner.

applied and received a payday loan in XX/XX/2008. Paid the loan back through automatic draft payments each pay day. On the day of the last payment, the company took out XXXX payments and fees. This caused my account to over draft and had returned checks on bills I had paid for the month. Went to my bank and the account was closed immediately. I have had harassing phone calls to my home, at work and to family members ever since.

Sometimes I have an extra utility bill that needs to be taken care of so then I'll use the cash advance to get it paid on time. Its a little embarrassing to ask family or friends for money so at least with the cash advance I get to take care of it by myself.
This is my story and it is harassment I received this letter this morning:

Information Pertaining Civil Case

We live on a real limited budget and sometimes I need the cash advance just to get by. I really don't think we would survive without it it just means that much to us. We like this because we don't have to pay back a large amount of interest which we would have to do somewhere else.

When I run short because sometimes I'm bad with my money I'll use the cash advance to make sure I don't bounce anything and get those $35 bounce check fees added to my account. I'm trying to do a better job with my money but when I don't, the cash advance is there to catch me when I falter.

My bills are due all over the place and I only get paid XXXX a month so when I miscalculate the cash advance is my safety net to make sure all goes smooth without interruption. They won't change the dates so this is something I just have to manage better.
If I know I may be late on a bill because I know my check is going to be a little short, I’ll use the cash advance to keep up on things. This time I’m using it to help me pay a vet bill. Without any family in the area this is really my only alternative.

Whenever I need some money to get me by until my next paycheck, I’ll get a cash advance to help supplement my income until I get paid again. This way of handling things is much better than asking for help from my parents.

I have received scam debt collector phone calls over the past X months from: #s: XXXX, XXXX, XXXX, XXXX, XXXX, XXXX, XXXX, XXXX, and XXXX. They started by calling me saying I owed money on a “pay day loan” that I never signed up for, received, or wanted. They said that XXXX charges are being filed against my social security number and that I will be summoned to court unless I pay them via credit card only over the phone. They have called my mother trying to get her to pay at her home phone number. They have called the bank I work for on several occasions even asking for the President of the bank to speak with him about the charges being filed against me. This is beyond harassment. They call daily. It’s a scam. A simple google search proves they are a scam. Please help.

The main things I’ll ever use a cash advance for is when I need help paying my mortgage or my electric bill. I like it because it is very quick and easy. I also think the interest is very reasonable for such a little amount that I need.

I really only use the cash advance when I have something that goes wrong with my car and I need to get it fixed quickly. I don’t want anybody to know my business and the cash advance keeps me independent and able to take care of things myself.

Normally whenever I have a delay in my checks because of where I work the cash advance helps me so much to avoid overdraft fees that I know would happen because they are always changing when I get my check. It literally has ultimately saved me XXXX of dollars in fees by being able to get a cash advance now and then.

Cash advances help me out for my everyday emergencies that come up like recently I had a flat tire that had to be fixed quick and I didn’t have the money to get it fixed. If the cash advance wasn’t there for me I would have missed work. I live paycheck to paycheck so the little thing can be a major disruption.

The cash advance is much cheaper than letting any of my checks bounce at the bank. Sometimes more bills come in than expected. I could just let the checks bounce but the fees would be huge expense and it would put me behind even further.

For people like me who don’t have very good credit, the cash advance is really my only option to get fast cash when I need it for either a bill or for some sort of emergency that may arise. I know for a fact the if it wasn’t for the cash advance I’d have a lot of bounced checks or even sitting in the dark with no electric.

The cash advance has helped us many times when we just run short on cash and need help getting through the week until our next checks come in. Without family in the area the cash advance is our go to problem fixer.

Whenever I need some extra cash for gas for my car, groceries or to buy some medicine for myself I’ll use the cash advance to help me out when I’m short on cash. I had heard about the cash advance from a friend of mine and he raced at how easy it was to get and it really isn’t expensive at all which is nice.

I’m on a fixed income and times can be tough sometimes and I’ll use the cash advance to help me out with things such as bills and medical expenses. I want to be able to take care of my issues this way instead of asking for money or help from my family.

The cash advance is a great way for me to get some extra cash when I fall behind on some bills or if I need to by food or something like that. If it wasn’t for the cash advance I suppose I’d have to ask for help from either my family or my church.

I generally will use the cash advance to help me sometimes with my bills. This time it’s a huge help because there is a delay in my check and I have to pay some bills today. If it wasn’t for the cash advance I’d definitely be late on those bills and have late fees tacked on.

We use the cash advance to help us pay our bills from time to time. Its the easiest thing to get without hassle and don’t have to jump through hoops to get it. My mom would be the only one else for me to borrow from and I just won’t do that.
The cash advance helps me out so much when something out of the ordinary pops up and I need to get some cash quick. Mainly it will be for a bill or something like that. I dont have any other way for this type of help because I dont have anyone else I can rely on like Amscot.

The cash advance is very helpful. I mainly use it for bill or extra money when all bills are paid off. I really hope it doesnt go away. Its mainly used in case of emergency. Its never fun to ask your parents for help so this way I can take care of things myself.

The cash advance helps me out with my everyday bills when I dont have enough money to get them paid. I think the fees are very reasonable and way less then the pawn shop that I used to go to. Im so glad that this program is available to me at the end of the day.

Whenever I have an emergency like right now I have a car repair that has to be taken care of right away the cash advance is helping me getting it fixed quick so I dont miss any time at work. I truly dont have many other options like family but I just dont want to bother them with my problems.

Sometimes I use the cash advance for my bills, and sometimes I cant get access from my bank on time. Its been extremely convenient for me because I can get cash anytime of the week and my bank hours or very limited.

I use the cash advance because its very handy for when bills come in and Im still waiting on my check to come in. Its most definitely my backup plan when I need cash. Now that Im working a little more things are much better and I dont need the cash advance as much but it sure has helped me out when I was in a rut.

I use the cash advance to help me avoid those large late fees that can happen whenever you might be late on a bill. The cash advance was the most readily available thing for me to do and didnt require a lot of paperwork. I much rather take care of my business myself instead of going to family.

Primarily I use the cash advance to help me out with getting my rent paid after we have paid all our other bills. I think this is the most trustworthy way to get help and I cant ask for help from my dad all the time so this is great.

Ive had medical issues with my wife that set me back a bit and the cash advance helps me avoid all those late fees that add up which is way more than the small fee I pay for the cash advance. Its great to get this type of help fast when I need it.

I get paid once a month and sometimes a car repair or a medical expense will come up and I need some financial help and whenever that happens Ill get a cash advance to keep me going. My own bank wont help so this has been a lifesaver for me to have in a pinch.

Im on a set budget and sometimes by the end of the month Im running short on cash, and thats when the cash advance is a big help getting me over the hump until I get paid again. I dont have anyone I can ask for money and this is great because its just short term.

The cash advance helps me catch up on bills after my split with my girl. It has helped me put gas in my car so I can get back and forth to work, and lets face it, if I cant get to work and then I dont get paid, so the cash advance has really helped me out during this tough time.

Ill use the cash advance to help me pay my bills when some come up when Im waiting on my next check. I use this because when I try to borrow from friends they can only lend me a few bucks where as with the cash advance I can get exactly what I need.

Usually Ill use the cash advance to buy food and for my medical expenses. This was the only thing I could qualify for which my credit situation. I do get help from my church now and then but this is my best way to get the help I need.

Sometime thing come up and Ill use the cash advance to help me avoid late fees and keep things paid on time. Without family in the area I wasnt able to get any type of quick cash from them so I turned to the cash advance for help when I needed it.

Sometimes I need to put some extra money into my checking account when I run low to help me make sure my account isnt over and have to pay $34 for each bounced check. The cash advance is my safety net and gives me peace of mind.

Ive just recently lost my place to live with my girl friend and kid and the cash advance has helped us out so much just to survive day to day. We are almost back on our feet and we wouldnt have been able to make it if it wasnt here for us.
I use the cash advance for emergencies when they come up from time to time. I’ve used it to fix my car to groceries for me when I run out of cash. My family is in the same boat as me so I can’t borrow from them and being on a fixed income any type of emergency can put things out of whack.

The cash advance helps us out when we fall a little behind on our bills. We don’t have anyone to borrow money from so we are extremely glad to have the cash advance to fall back on when needed. We don’t want any kind of loan from the bank because its too long term commitment.

The cash advance helps me out completing my bills when I run short. I would probably have to take my kids out of private school and restructure things a bit if this were ever taken away. I only have about XXXX left until I will no longer need it, but it has helps us during our wait for a large sum of money to come in.

Whenever I come up short on cash, I’ll get a cash advance to help me out until I get paid. It really helps me avoid late fees and even having something shut off. Its been a big help to my when Im in a jam.

Basically I’ll use the cash advance when I’ve maybe over spent a little bit or for some car expenses. I like the its convienent and the fees are very reasonable. Id much rather do this than any sort of signature loan at my bank.

I generally use the cash advance to help me pay my bills. It is quick, convenient and doesn’t require a lot of personal information to get. I would probably have to get another source of income if the cash advance was ever taken away so I hope its around for a long time.

I use the cash advance to help me with bills like my electric bill and to also make sure I have some extra cash in my pocket. I like to use the cash advance instead of going into my savings because if I take money out it I probably wont out it back so it keeps me disciplined.

I have use the cash advance to help send some money to my kids in XXXX mostly. I chose to go about things this way instead of opening up a credit card. At least with a cash advance I don’t have any type of long term debt like Im sure I would have had with a credit card.

Primarily I’ll use the cash advance when I need help with my bills or something like. Im not really sure that I have any other option at my disposal at this point. By being able to pay our bills on time we avoid the large late fees that would naturally happen.

I use the cash advance to just have a little extra money for myself and to help me out at times with my electric bill. This for now is really my only options. I would probably be late on some bills from time to time if it weren’t around.

I had gotten into a bind and fell behind a bit on some bills and the cash advance help me take care of them quickly. I chose this way instead of getting involved in any type of long term debt. The cash advance at this point is my only option so I think its a good thing.

The cash advance helps me make sure my rent and credit cards paid on time without getting any type of late fees. I like how easy and fast this whole process is. If not for this I would probably have to get some sort of parttime job or something like that which is hard to find right now.

When Im in need of money in a short period of time Ill turn to the cash advance for help. Ill use it sometime to help me after I’ve lent some money to my kids and I run short. I dont want to pay the high interest on a regular loan so this really works for me.

Cash advance helps me with my bills and to take my children out. This way I dont have to borrow from family and nobody has to know my business.

Mainly I use the cash advance to help me out with my bills like rent and other everyday bills. I find this to be a quick way to get the cash I need when I need it. This keeps me current and the late fees I would get if late are much more than what an advance costs.

I will normally use the cash advance to help me out with car repairs. Like this time its for tires. I’ve also used it to get some extra cash because I had to go on an emergency trip. With the way my credit was this was a good option for me.

Normally I’ll use the cash advance to help me pay some of my bills like my car repairs. I’ve used it whenever I run into a jam because its fast and convenient. Id much rather take care of thing myself instead of asking anyone for help.
I will use the cash advance when I just need some extra cash to get me by. I like that it's just a short term loan as opposed to a loan from a bank. This way I'm able to take care of things instead of asking for help from my parents.

When we moved we had to pay more in rent than what we were used to so the cash advance has helped us at times to make that payment. We've also used it for insurance and cell phone bills. We think this is much cheaper to do an advance than getting a loan at the bank.

I primarily use the cash advance to pay my life insurance. I suppose I could make it work without it but I'd like to have a little extra cash to work with during the month.

The cash advance has helped me make sure that my checking account stays in good standing. Once I had a check that didn't clear the bank and the bank charged me over $XXXX in fees when that happened. It's been very convenient when I had to take care of.

When I need help catching up on some bills, I'll use the cash advance to help me out and make sure they are paid on time. I've chosen to take care of things this way because of the ease of this product. I spoke to the bank and arranged for it to be taken care of.

I constantly get calls, numerous calls daily from this number on my cell phone and at work. They barely speak XXXX and they are very rude and harassing towards me and the secretary at my place of work. My head of production took the call at work and told them what an XXXX they are being and they need to quit calling me and they need to leave me alone. They leave messages telling me my social security # has been used for fraud and I need to call them immediately and when I do they are telling me I took out a payday loan that I never paid back. VERY UNTRUE! They wont stop calling me! They even called XXXX with a number of XXXX and left a message with a recording of police sirens in the background saying they were coming for me if I don't call them immediately.

My family members have been receiving phone calls daily, several times during the day regarding a $250 payday loan from XX/XX/2012 that they say was never paid. The company identified themselves as Western Legal and Locator Services located in XXXX GA. They have called from several different numbers threaten my family accusing me of Bank Fraud, filing civil and criminal cases, stated that if I did not contact them by the end of the day they would have locators in the area to follow up and verify my whereabouts. They had my employers information, banking information and several of my family members phone numbers, oddly the company did NOT try to contact me. They threaten my mother with all these accusations, she setup a payment arrangement and gave them half of what they said was owed. They promised to send her documents via email to verify the debt, after several phone calls she still has not received any such thing. The calls are coming from XXXX and XXXX. XXXX the representative that called on Friday gave the companies name as Locator Services, when I called back today to inquire on the paper work not being emailed they told me that I would have it within the hour, I asked for the companies name and was given Western Legal they hesitated to tell me they were located in XXXX GA., I am not aware of any payday loans that are outstanding.

He cash advance is a bridge for me on my paychecks because the bills are due the same time but my paychecks are not. Its great to have the cash advance for life's unexpected emergencies and its much cheaper than the interest or late fee that would come up if I were to be late on a payment.

The cash advance is used by me for so many things since I don't like credit cards. Its used for bills, car repairs and just about anything I may need help with. Getting paid XXXX times a month things can get dicey so this is fantastic for me. I absolutely would much rather not pawn something because their fees are out of control compared to the cash advance.

I'll use the cash advance when I have some bills that come up when I'm just a few days short of getting my check. Its much better and less expensive than getting a loan from the bank. It also helped me get adjusted when I moved here from Texas. Since I have no credit this really is the only way that I can get a small loan.

I use the cash advance to help me survive in between my paychecks. I'll use it for bill, rent, daycare, really anything I need help with. I work for the state and don't make a lot of money so there are times when I need help. I don't have any other options because they all have been exhausted.
We will use the cash advance to help us out with our bills and sometimes even to help us buy groceries. We would be in a lot of trouble if it weren’t for the cash advance. We have also have used it to put gas in our car when my father was ill and we needed to travel to him to help him out.

Whether it’s a car repair or a family emergency, the cash advance is always there for me and my family when we need some money to get us by. I like that it’s not a long drawn out process, its fast and convenient. I really don’t know what other option I would have if not for the cash advance.

I. A single mom and things come up from time to time and whenever I need a little help and need some quick cash, the cash advance is there for me to take care of those things quickly. I’ve known people who have done it so I decided to try it myself and it’s worked out wonderfully.

This is my XXXX cash advance. I found myself short to because my rent was due and it took almost all my money and I didn’t have much left to live on. This is going to work for me this time until my next check comes in. I think this is more personal and allows me to take care of it myself instead of asking my parents for help.

If I ever run short on my rent or if my kid needs some extra cash, I’ll get a cash advance to tide me over until I get paid again. Pawn stuff is a lot more expensive than doing a cash advance. If the cash advance were to go away I suppose I’d have to go back to that.

Mainly the cash advance has helped me out since my divorce. Now with only XXXX income its been my only way to get help for me and my family. Its a quick fix when I need help. I’ve tried to get personal loans but was always denied. At this point in my life I have no other options...please make sure its always there for me or me and my son will be out on the street.

I don’t get my check until the XXXX Wednesday of the month and all my bills are due in the XXXX part of the month so the cash advance helps me out to make sure they are all paid on time until my check comes. I choose this because I don’t want to have a bill associated with a regular loan.

Whenever I need help with my bills or even to help me pay my rent on time. Its helped a lot of people I know get by when they need help. When my wife went out on maternity leave we went down to XXXX income and really if it wasn’t for the cash advance we would have probably been out on the street.

I use the a cash advance for many things and actually Im using it now to help me pay my vet bill. Its conv for me because it short term and right now Im just a little credit challenged. This has been a big help to me to make sure my dog is taken care of quickly.

Mainly I’ll use the cash advance to help me bridge the gap between checks to pay things when Im short. It also keeps my credit cards paid on time and if not their late fees are enormous. If you go to a bank they want to lend a larger amount. This is nice so when I just need a XXXX dolled...this is fast and easy and easy to get a short term loan.

The cash advance is a big help to get my bills paid on time until my next check comes. I like the cash advance because I knew I could pay it back in full and not let it go on for a period of a longer time. I find this to be a simple way to get fast help.

I use the cash advance for anything from a car repair to helping me out to get some bills paid. Its just easier to do something short term and it doesn’t require much paperwork. Its nice that they will only allow you to get what you need instead of digging yourself in a big hole with a larger loan.

We normally will use the cash advance to help out with a large electric bill or to help out our grandchild from time to time. Its really been a lifesaver for us. It much easier than trying to borrow from my family. Plus if we ever have problems paying it back Amscot always works with us and gives us some extra time to pay it back.

The cash advance is overwhelming helpful to me when I’m ever in need of some quick cash to catch up when I fall behind. I heard about it from a friend of a friend and he told me how easy it was to do so I tried it. He was right and I now use it when I’m in a pinch.

Basically the cash advance will help me and my family on the big bill weeks. My jobs hours kind of go up and down and the cash advance helps me level everything out. We just moved back after XXXX years of work in the states this was our only option.
The cash advance helps me out a great deal. It's help me with my bills since my husband recently lost his job. A friend had told us about this program and I'm sure glad they did. I don't know what I would do without it because my family can't help.

With being on XXXX I will use the cash advance to help me out with paying for some of my medication. It's extremely convenient for me and definitely without hassle. I would most definitely suffer without it. It's been a blessing for me and my family.

The cash advance at times helps supplement my income because my house payment went up so when I need some help it's a great way for me to get by at times. I'm not sure that we would be able to make it sometimes if this weren't avail to me. It's fast and is a great big help to both me and my wife.

I use the cash advance for so many things like sending some money to my sick mother in the XXXX or if I have a bill come due and my check won't be here for a few days. It would be very hard if this wasn't here for me when I need it.

My income is very regulated and I'm on XXXX so there are time I use the cash advance to help me out with my bills. Whenever something comes up it can disrupt my budget so this has been a very big help to me. It seems like when life throws me a curveball the cash advance is always there for.

The cash advance really helps be get by from time to time when I need some help. I'm not anywhere near what it use to be so I'm happy this is available to people like me. My alternatives are very limited at this time in my life.

The cash advance to help me get over the hump keeping my household things taken care of because with only working part-time things can be tough. My level credit is very low so this really is a huge help to me. I would definitely struggle without it.

The cash advance I find to be fast and handy when I need some extra cash to get me by while waiting on my next check. I'd much rather get cash this way instead of putting thing on my credit card. This way I can pay it off quickly.

Received harassing phone calls from collection agencies claiming to be attorneys threatening to file fraud charges against me for defaulting on a payday loan. Said I could "settle out of court" for a settlement charge. XXXX was from someone claiming to be a state government dept. They called me after hours, and the caller was a XXXX woman who spoke XXXX English. Their phone number did not show up on caller ID, but was given phone number XXXX to call. Another XXXX was from Titan Alliance Group ph. XXXX. This was concerning a "defaulted" payday loan from Midland Financial who sold the debt to XXXX Marketing Group. I spoke to a XXXX, XXXX (ph. XXXX associated with Premier Recovery Group), and a XXXX (ph. XXXX). I ended up paying them a $XXXX "settlement balance."

Another XXXX was from Law Office of CES. I spoke with a XXXX (ph. XXXX) The original creditor associated with that was Loan Point USA. All of these places balked at sending me original documentation of these loans I supposedly made back in XX/XX/XXXX and XX/XX/XXXX. I was given the excuse that these were internet loans or the original creditor would not spend the time or money to send me original documentation.

The short term loan was necessary to make ends meet until payday. The CSR was very helpful and explained every detail of the loan to me. I will recommend this store to my friends.
Hello.

I recently found out my car title was taken from my office, and a title loan lender carelessly approved a XXXX loan to someone who has never owned this car, only found my title.

My car is valued at XXXX.

The borrower committed fraud, and is in hiding filed BK, and I will be filing a police report.

He formed an XXXX LLC company that matched my title, I have an LLC in XXXX.

My primary concern is the lender who did not due their proper underwriting, as I owned this car for over XXXX months and they should have easily noticed the registration history, and question this new LLC that was formed that clearly could not have owned the car for the last XXXX months.

The borrower walked in with a new LLC, and a my title that was never signed over by me, I never sold my car, never new of this loan.

I have all proof of purchase, contracts, copies of checks, etc.

I want to determine if the lender has any liability now since this loan is in default and facing repo, and registration blocking.

I only found out from a contact who gave me a warning about this title loan fraud on my car title.

who should I speak with, it seems as if the financial board could help.

I need help on how to proceed as this lender should have never made this loan and be liable for damages and needs to transfer back my title so I can register my car.

I actually have used the cash advance for when any holiday comes up and I need some extra cash. I also use it just for little things that come up. Its much cheaper than using my credit card, plus its paid off much quicker.

I normally use the cash advance to help me with my rent and to helps spread out my paycheck so I have some extra cash to get me through until my next paycheck. I really like the cash advance because it had no credit check and was just a flat fee which I knew I could pay back.

I will usually get a cash advance when I need some help with my bills getting paid on time. This is the only thing I know to get some quick cash when I need it. We would be hurting a lot if this werent here for us when we need it.

With my mom now living with us now because she is very sick the cash advance has helped us stay ahead on our bills. Its expensive to take care of her with all the medical issues she has and the cash advance has been a big help for us to stay on top of things. With the way my credi situation is right now this is the only help I can get.

Whenever Im short on money in between my paycheck. A lot of time I just need a little help and a little cash to get us by. I had a friend that to,d me about the cash advance and its always been there for me when I needed it. It would really be rough on my family without it.
I am XXXX years old and so is my boyfriend. We have been living together for over XXXX years and sometimes our finances aren't always up to par. With XXXX help, we have been able to pay off our bills on time as well as our automobiles. They have always been a great help to us even with the most dire emergencies. I'm not sure what we would have done if Amscot was not around to help us as well as others in need. You can't always rely on a bank to help you. XXXX is amazing!

The cash advance has helped me in so many ways such as buying groceries or gas when I'm short. Right now it's helping me get my car fixed as I've had a lot of issue with it. I really thing it's a easy and hassle free process. I'm not sure what I would I would do without it because I really don't want to try to borrow from family.

Normally I'll use the cash advance when ever my check is a little less than normal. It helps me fill in the void in my check so that all my bills stay paid on time. I find it much cheaper than getting a XXXX or XXXX year drawn out loan from the bank.

I'm the only one working right now and with XXXX kids things are always coming up and when I need a little extra cash for them or for a bill the cash advance is there for me when I need it. With the way things are right now I really don't have any other options at this point. It's been a great way to help me out when needed.

I originally needed some extra money real quick because I needed to buy a plane ticket to NY because my father was dying. The cash advance was a huge help for me because I needed the cash quick and had no other alternative at the time. It's a great tool for me when emergencies come up.

I use the cash advance for everyday use like gas, groceries and really anything else that comes up. The credit cards try to charge me over XXXX% to use them so this way is much cheaper. I could borrow from family but I just don't want to hear them grief from them.

When work was slow and I was short on cash and I need some help I'll use the cash advance to help me out and keep my bills paid. I don't want to pawn anything so I'm glad this is available to me in tough times.

I only use the cash advance when I'm running a little short on getting my child support paid on time. I've also used it for some groceries. I find it very convenient and much better than using my credit card.

Most of the time the cash advance is there for me when my hours get cut at work to make ends meet. I found that really wasn't any other place to go when I XXXX started doing the cash advances. I would probably have to pawn or sell something if it weren't there for me and my family.

I'm a Single mom right now and it helps me out when I'm in a pinch. I want to be able to handle all my bills by myself and not ask for help so this is my way of doing that. I would just have to work a little harder if it were to go away.

I was just in the hospital for a while and the cash advance allowed me to keep up with my bills and even food when I was out of work and only getting minimum pay at work. It really helped us keep ends meeting. We absolutely don't have any other option because we can't any other kind of loan. It's been a blessing to us.

For me, I always get a cash advance for when I get my kids on the weekend. It provides me with just the right amount of a buffer for me when I just need to get a little extra money. I like the fact that I can get it quick when I need it. I've tried to get loan from a bank but I owe too much at this point for them to even consider me.

I'll basically use the cash advance to help me out sometimes with my bills. I like it because I'm really just borrowing from myself because it's based off of me paying it all back on my next check. So it's like getting my check a little early when I need some help. I have an emergency fund I could use if I have to but I choose to not tap into it.

The cash advance program helps me keep current on my bills when at times XXXX will come up that I may have forgotten about. It's much better than trying to wait and get a loan from a bank. Its basically instant cash when I need it.

When I have bills that come up in between paychecks the cash advance is my go to way to keep them paid and paid on time. This I find is the most convenient and fast way to help me out when I need it. I do this to keep me going at times but I think its a wonderful way to keep my situations not so tough.

The cash advance has been a huge help to me. It's helped me with my regular bills and even with my car payment. I really like the fact that I can get quick cash in a moments noticed. It's not like a loan from a bank where there is a wait to get a small amount of cash.
Because I get paid every XXXX weeks there are times when the car breaks down or some sort of emergency comes up and I need some quick cash, the cash advance has been a big help to me. I've even used it to purchase a plane ticket real quick when I had a sick relative that needed my help.

I use the cash advance when I need to get something paid like a plane ticket or something like that. It's my backup plan when something comes up. There really isn't anything else out there for me that is this convenient and quick.

We use the cash advance for many many things such as bills and groceries. We got tired of asking family for help and this way we don't have to bother anyone. It would be really tough without it because we have a house with medical issues and sometimes it takes all our money to help him out.

Whenever we run short on money and we need to get something paid quickly, we use the cash advance. Before the cash advance was available we used to save so we think its a great way to help people in need.

I use the cash advance to help me get by and provides me with money in the week that falls in between my checks. I refuse to do the whole pawn shop again because its way more expensive than doing the cash advance.

The cash advance is so convenient to me because I can use it from time to time to help me out with my bills. The cash advance is quick and easy which is great because when I need cash quick...its there for me. At this time I think this is my only option.

If it wasn't for the cash advance I really don't know what I would do. There have been some times when something comes up and I'm waiting on my next check. I actually heard about the cash advance from a friend and she was so happy with how it helped her and she was right!

Sometimes after all my bills are paid there are times when there isn't anything left and I just need a little help with groceries and just avert every day things to hold me over until my next paycheck. This is way more convenient than anything I've ever tried before.

We have used the cash advance for so many emergencies that have come up. Recently we had to go up north because a family member was sick and the cash advance really made it so we could go and see him. It has been a lifesaver for us.

I use the cash advance mainly for emergencies like when I have a bill that maybe I've forgotten about and need to get some quick cash to get it paid. This really works for me because it's fast and I don't have to wait to get the cash I need. I want to budget better but it's nice to have this as my backup plan.

Usually when I have an emergency or if I want to help my mom out and send some money to her it's great to have the cash advance to fall back on. It has really helped me out in critical moments in my life so I must say that I'm very thankful for this as a quick option for us.

I'm a single parent and there are times when I need some help making ends meet. The cash advance has always been there for me when I need help financially quickly. I really don't know what I would do if it wasn't around for me.

If a bill comes up in the middle of the month and I don't have the cash to pay it, I'll get a quick cash advance to take care of that bill. At this time this really is my only option when I need some extra cash in an emergency.

I had inquired for a payday loan back in XXXXX/2012. I know now that it wasn't a good idea. I actually never received any money as I changed my mind before going through with it. I noticed a while back that money was being pulled out from my account in small $XXXXX increments. I notified my bank and closed out that account and started a new one. Since that happened I received phone calls from different "debt collection companies" claiming that they would take me to court. Lately a newer debt collector has been calling me, my fiancée, and now my employer. They have my info but I know it's a scam after searching online their company name. The bad thing is I know when this XXXXX stops calling another XXXXX will claiming the same thing. They all want me to pay over the phone or fax my bank info showing I never received any money.

I had major hospital medical bills to try and pay, but unfortunately I didn't have the money to pay for them. I had money loaned to me from a payday loan and was able to pay my bills without the bills going to collections or negatively impact my credit report. What a great service. XXXXX % positive.
I used a payday loan to help me pay my bills. Without the money from the loan I would not have been able to keep my head above water.

I got help from a payday loan to pay for all my unexpected bills!

I had a good experience using a payday loan. I had a few bills that just came up without me remembering when the due date was. I was in between pay dates and borrowed money to satisfy my bills. It was helpful.

Getting my money from a payday loan when I need help is a great option. I really like that the interest maxes and I can pay the loan off quickly.

Payday loans are great when something comes up and need the financial help. I love the option I have to get my loan and then have my payments go toward the principle. It helps get the loan paid off.

I used a short term loan to allow me to get the cash I need to keep moving forward in life. I fees are worth it and I like this option that allows me to borrow money when I need it without having to go to a bank. The process at a bank takes too long and they require too much information and usually wont even approve me.

When my truck has repairs that were needed I borrowed a payday loan to help pay the mechanic bill.

I was able to get quick approval for a payday loan when I needed money fast to pay to get my car out of impound. The impound fees were extremely high and I would not have been able to afford to get my vehicle out if it wasn't for the payday loan I received. Now I can use my vehicle to get me to and from work.

Borrowing a payday loan is always helpful and easy. I use the loan to help cover the last week of the pay period for gas to get to work on time an other essentials for day to day living and for unexpected bills.

Sometimes between my paycheck dates Im short and just need some money to help my with basic life needs. I went and borrowed a payday loan to help me get groceries and gas. Borrowing was inexpensive and helped me when I needed money.

When Im in a bind and dont have family or a bank that can help me with a loan, I can get a loan using a payday advance. It helps me out and its fast and easy.

Using a payday loan has saved me when I was short on cash. The process was simple and a service that is needed. I can get a loan to pay my important bills and continue current without expensive late fees charged from bill companies.

Sometimes I need an advance to avoid costly overdraft fees. Overdraft fees are a lot more expensive than interest on a payday loan.

When I have an emergency, Im able to borrow money from a payday loan to help me out. The loan has really been a huge help.

I use the cash advance at times for housing expenses while waiting for my social security check comes in. The cash advance is at this time is my only option and I hope its here to stay. Other than this I would have to borrow from my daughter.

Once my bills are paid there are times when I need some extra cash for groceries, gas and everyday things such as medications. Ill get a cash advance to help me out with those things when my funds are low. Ive also used it for emergencies like when I needed my brakes done.

Im retired and on social security and the cash advance helps me so much with bills, medical situations and even groceries. I choose this as apposed to borrowing from my son and it keeps me independent. I prefer not to borrow anything else. I like thats it XXXX fee and nothing long term.

Im a single parent and sometimes things come up like right now I need to get some break work done on my car or if my child is sick and I have to stay at home to take care of him Ill loose pay because of that so the cash advance is a huge help to me when these type of emergencies come up. I think this is really convenient and fast.

I only get paid from SSA XXXX a month and the casha advance helps me out when Im short and need to get a bill paid and I just dont have the cash to do so. I truly dont have any other options at this point because there isnt anyone else I can borrow from.
I typical use the cash advance as kind of a float until my next check comes in so as to keep my bills paid on time and avoid any type of late fees. I like the fact that it has nothing to do with credit.

Im on social security and Ive had times when Ive needed some help getting some things paid and so the cash advance has been a big help when Im in a pinch. this way I keep my independence and not have to borrow from a neighor or something like that.

Mostly we use the cash advance to help us pay some of our bills when we need some help at times. Our daughter told us about this service and it has always worked good for her. My credit isnt what it used to be so with our situation the way it is the cash advance is our best and really only way to get the cash we need when we need it.

Generally Ill use the cash advance for household purchase. Usually after all my bills are paid there are times when I run a little short for everyday things. Being XXXX this is the only way for me to get some help when I need it. I dont have any family to ask for help so this is for sure my only avenue for quick cash.

I use the cash advance when I need help keeping up with my bills or if I just need some extra cash to get me by. This works so good for me because if I were to overdraft my account then the fees would much greater then the fee associated with a cash advance.

The small loan I got helped me catch up on bills in time of need. Late fees and bounced check fees can kill your finances. The loan was easy and much cheaper than all those fees I would have received.

The payday loan helped me catch up on bills when I was laid off my job. My unemployment checks were slow to start coming. The loan helped me avoid late fees on bills.

I had to get a small loan to help my son rebuild the motor for his truck. We were pleased with every detil about the loan and was able to pay it back early.

I am XXXX and when my truck broke down I was devastated. Without the truck I could not do my jobs. I got a payday loan for repairs and was back to work the next day. I did an extra assignment in order to pay the loan back right away. The loan sure saved me some real problems.

Payday loans help me with emergency expenses between paydays. I live pay check to paycheck so emergencies like car problems and doctor bills really cause me problems. The loans really help me.

I pretty much will help myself out with a cash advance whenever I fall behind on my bills. I really didnt want to get a fancy loan from my bank because I just needed something short term and small. Other than the cash advance I suppose I could just be behind on my bills which I really dont like doing.

The cash advance really helped me out a year ago when I was changing my jobs and when that happend I had to wait a bit for my XXXX check from my new job. It really helped get stabilized until my checks were coming in at a normal pace. I tried to get a loan from my bank but they wouldnt help me at all because I have no credit at all.

Basically when Im short on cash and I need money for everyday things or even to help me out with a bill or XXXX. I find this to be very quick and simple for helping me out when I need it. Without this it would be tuff and make life a little bit harder than it already is.

Cash advances helps me out with my bills. I feel like this is much safer than anything else that Ive seen. It would be hard to survive but Id make it but it would really add to my stress. My bills tend to pile up but its getting better because of the cash advance helping me out.

Sometimes I need extra money before I get paid again. Its much easier than trying to borrow from a friend or even a family member. Right now Im trying to budget a little better but its nice to have the cash advance to fall back on when needed.

When my job was cutting back on my hours, I used the cash advance to help me out with my bills until they got back to normal. I new from my family who does cash advances that if I ever needed help it would help me quickly. I like that I dont have to jump through hoops to get some extra cash quick.

The cash advance helped me out while I was waiting for my car payment to get moved to a better time in the month. It also helped me when I was transitioning from an old job to a new one. It help me keep current with my bills until things stabilized.
I will mostly use the cash advance when I need help catching up on some bill every now and then when I fall behind. Really for right now if I ever need help this would be my only option because I have no idea where I would get the money from.

I use the cash advance when my utilities are due and my check doesn’t come in on time. This works well for me because I don’t like to try to borrow from family or friends. Right now my checks are coming in when I need them but if it ever happens again I know I can get a quick advance and get things paid.

I use the cash advance for help in so many thing to get paid like my rent and my car note. I chose this because it doesn’t require a credit check and its fast when I need it. I cant get any overtime to make more money so this has been a blessing to me.

When I use the cash advance its because it helps me stay on top of my bills throughout the month. It was much easier than trying to get a conventional loan and I think its cheap to pay back. I would be very sad if this were to ever go away.

I work XXXX jobs and paychecks come in at all different times and the cash advance is a stabilizing force in my financial situation right now because I am helping take care of my mom while she is living with me. Its just been a huge help for me and my son and mom. Without this my family would have fallen apart.

Almost all my bills are due at the same time and when they are all paid I dont have much left over for everyday things so sometimes Ill get a cash advance to help put some money in my pocket until I get paid again for use when I need it.

Im in the process of going through a divorce and with the amount of money that this is costing me, the cash advance has helped me out when there are times when I need some extra cash to pay a bill or something like that. Plus with my payday changing that has put me in a bind so my financial situation is leveled out with the cash advance until Im back on track.

Like if I have an emergency and I need to get some cash quick like when I had a XXXX and had to get some XXXX done fast but didnt have the money to pay the dentist, the cash advance was there for me. It would be tough and would probably have to try to rely on my friends.

Whenever I need help with some bills like my cable, phone or electric bill and they fall in between when I get paid, the cash advance is always there for me to keep the course and get them paid on time and avoid any type of penalty or late fees for being late. I like that its a quick fix to a problem.

I generally will use the cash advance to help out my kids when they need help with things. I use to use it for myself when I was going through some rough times. The reason why I have scored this because all my other options were gone or took too long to get a small amount needed.

Sometimes my bills come in earlier than expected or I want to send some money to a family member or something like that, so the cash advance helps me be able to help with those situations.

Usually I will use the cash advance when something comes up in between when I get my paychecks. Its conv and cheaper for me to handle things this way instead of those online payday loan things. For those of us that are in need and have no other option, this is our best and only way to help us out with the normal everyday things that come up.

Ill use the cash advance from time to time when I run short on cash when emergencies come up like recently had a huge car repair that really put me behind because it was over XXXX to fix. I really dont know what I would have done without it. It works so good for me because it keeps me from getting into a long term loan at the bank. Its just there when I need it.

Im a single person and I dont have anyone else to help me out so the cash advance has been there for me in my times of need. Im in the process of trying to get a parttime job so hopefully that will help but for the time being this has helped me out a lot.

Ill use the cash advance to help me out with my bills and when I need some help getting them paid on time. Im using this now until my tax return comes in which for some reason is being reviewed and is holding up my refund. This is my lifeline until this is taken care.

I recently had a large break down in my car and the cash advance is helping me catch up on some of mills that fell being while getting that paid off. I honestly dont know what I would have done if this wasnt an option I would have been lost with the bad credit that I have.
The cash advance helps me stay ahead on my bills such as rent and another major bills that I have. I think this much more convenient than going to a bank. If this was ever taken away from us Id just have to struggle through and try to make thing work out but Im sure glad its avail to me.

The cash advance is a great buffer for me when I need some help with my rent or my utility bills. It really helps me when Im short on my rent because if im late at all the late fee is way more than what it cost for me to do a cash advance and pay it on time. Plus I risk being evicted which would be devastating.

Normally when I get paid Ill use it for my big bills and when I need it, Ill use the cash advance to help me if Im short on some of my smaller bills or just everyday things that come up and im just a little bit short. It helps carry me through until my next check comes in. I wouldnt stress when I have the cash advance to help me out.

I have a lot of family that I take care of and I use the cash advance at times to help me out through some rough spots from time to time. Ill also use it to help out some of my family thats is out of the country. Its been a very big help when I need some financial help.

On XX/XX/XXXX, my mother received a call on her home telephone from an agency claiming to need immediate response from myself or they would file legal action. I have not lived at my parents address for about XXXX years now. I called the number back XXXX and a gentleman who answered identified himself as a "debt processor". He verified my information (which he already had on file) and then said that there was an outstanding debt from XX/XX/XXXX for a payday loan deposited into a bank account that has been closed for years. He did not once read me my consumer rights or the fair debt statement. I asked why he had not and he said he did not need to. He threatened to take legal action and that I was going to be summoned to court for this debt. I told him I did not know anything about it and if he would send me proof that I owed the debt in writing I would be more than happy to pay it. He could not provide this information or any information about the company (no address, phone number) that I owed the debt to. He said the only way this would not end up in court was if I paid him directly a little over $XXXX (dont remember the exact amount). I told him I would respond to the summons when I received it and hung up.

I came in for a short term loan because my car broke down & XXXX and XXXX was a tremendous help. this allowed me the opportunity to get my car fixed so that I may continue with me business.

I just wanted to say thanks for the services I received. I was receiving up to XXXX phone calls per day plus visits to my home. But after your company report these incidents, the calls and visits stop and a manager contacted me.

Got a call from this phone number XXXX at my work area, saying I am being sued in court for an unpaid payday loan taken out XXXX years ago. It was a voice recording with the case number. Another call from a woman (without disclosing her name & her company where she works for), spoke professionally who claimed to be from a law firm and was very knowledgeable. She told me I needed to settle a loan with my credit card in order to avoid being summoned to court. She had my SSN, address, and phone numbers. She had everything! She told me that if I didnt do this, that someone else has all of my information and is using it. This is a harassment & a very threatening message.

To whom this may concern,

Pay day advance loans should be required to report to the Credit Bureaus and there should be limits on debt to income ratios as well as interest plus debt to income ratios should have limits.
I know of individuals that have borrowed money from payday advance lending institutions that have experienced extremely high interest rates and I am not even sure if these lending institutions check debt to income ratios prior to lending money.

In addition, payday advance lenders may allegedly be making false claims and false advertising depending on the research and investigation by the Lawyers, Attorneys, and/or Advocates. The interest rates are outrageous amounts on certain these loans and when they are paid earlier than the due dates the interest is inaccurately charged at higher rates due to the payment being paid earlier and the interest being based on other amounts that were due on different dates; however, the fees are not reduced when paid earlier. The fees of interest are well over the claimed amount after payments are paid early.

In regards to a desired resolution, reimbursement of losses plus interest for money that could have been spent elsewhere and has cost more lost income in taking more loans from other lenders to make the disparity in the interest charged to pay bills, put food on the table, etc....
When I needed a short term loan to cover an unexpected cost for my wedding that was a week away I was approved for the amount I needed. I paid it back the next payday and I was done. I used the product for its purpose and that was it. There were no ties to it, no misleading trap or anything that impacted me negatively. It was there when I needed it and I appreciate the freedom to have an option.

Tuesday, XX/XX/XXXX I received XXXX phone calls saying my name, phone number, and SSN was tied to a financial investigation that I HAVE XXXX PAYDAY LOANS FOR XXXX DOLLARS.XXXX LOANS SAME LENDER.I WAS LAYED OFF FROM MY JOB AND DONT HAVE MONEY TO PAY.THE LENDER TRIED WITH OUT MY PERMISSION TO OVERDRAFT MY BANK ACCOUNT. IS THAT LEGAL? NEED ADVICE ON WHAT TO DOTO PAY BACK LOAN.

I decided to call back because it scared me and I wanted to make sure it wasnt me. A woman answered and she gave me her name and she told me it was because of a payday loan I didnt pay back and that it had accrued interest and late fees and I now owed $X0XX and they were coming after me for XXXX felony counts of fraud and/or intent to fraud. I said I have never taken out a payday loan ever. She said well even if you applied for one, you accrue fees just to apply, an application fee of $XXXX and a servicing fee of $XXXX. She said that is in the fine print people dont read and once you click I agree you have to pay that even if you dont take the money. I said I had never applied for one and she said is this your information and had my name, telephone number, email address, previous address, last four of SSN, and last XXXX of my old bank account number. I said yes that is my information and she said well they tried to collect the money from that account, but it was closed. She said I did this XX/XX/XXXX and gave me my old address, but I havent lived there since XX/XX/XXXX so that made me wonder. She said we can take care of this today so you dont have to worry about going to court. I said ok and she transferred me to the finance department. I then spoke with a lady who said they would accept the $XXXX and drop the charges if I paid it then. She said if not they would set a court date in the county I used to live in and I would have to get a lawyer and they could possibly detain me there. I said my family has an attorney they keep, so I want to discuss with him first. She said do you really want to go through all of that for just $XXXX. I said yes I dont have to pay for this lawyer so I would rather him take care of it. She said she could put a 24-hour hold on the claim and it would be fine until XXXX today so I could talk to attorney. I then called my mom who said she felt like that was a scam. I then XXXX the number again and it says in the XXXX and found multiple websites where many people have received these calls starting on XX/XX/XXXX and they are all saying they feel it is a scam. I called back today and told the woman my lawyer wanted all the documentation pertaining to my claim. She said what exactly do you want and I said anything that you have pertaining to this issue. I also asked who the payday loan was with and she said she didnt know that, they just did the legal mediation for Equity Lender, who lends to over XXXX payday loan places. She also said she had already investigated my background through some kind of check I said I havent issued with the law that is why she just thought we could settle it. She said she would email me a validation letter and we hung up. A few hours went by and I called back because I havent received the letter yet and she was rude and said she had already told me I would have it by the end of the day. We again hung up. I keep having more questions, because I wanted to file a complaint, but need more info. So I called back again later and whoever answered the phone called it litigation something this time, not legal mediation. When I asked again what she had called it she changed it to legal mediation. I asked for the actual name of their company and their address and she rattled of some initials or something, then seemed a little flustered. She said do you have a claim with us. I said yes, but I need that information so I can proceed to fix it and pay the debt (which I had no intention of doing since it wasnt legit). She said well what is your name so I gave it to her and she again transferred me to the same person and when I asked for the company name, who they work for, and address, she put me on hold for ten minutes and never came back. I hung up and called back and the woman I had been talking to answered and stated my full name and said we got disconnected. Now I was not calling from my cell phone, but she obviously knew the number I had just called from. So obviously this isnt some big call center place. She proceeded to tell me she couldnt give me the address without my affidavit in front of her. I said really, you dont know the address or just cant give it to me. She said I cant give it to you without the affidavit in front of me, I told you once I have already processed your request for it (earlier she called it a validation letter), and she told me we would just handle it through lawyer now and there was no reason for me to call there anymore. I tried to file a complaint, but it keeps asking for the address and I dont have it. I only have the phone number. Also when asked how they took payment she said only money gram or debit card.
Director XXXX
Bureau of Consumer Financial Protection
XXXX
XXXX

Re: CFPB Proposal Must Include Ability to Repay for All Payday Loans

Dear Director:

A new report, XXXX,

released today by the Center for Responsible Lending (CRL) finds a high percentage of payday loan borrowers experience a "visible" or "invisible" payday loan default while caught in the debt trap. The report finds that nearly half of all payday borrowers default within the first XXXX years of their first loan; of the borrowers who default, nearly half did so within the first XXXX payday loans they borrow.

The report comes only days after the Consumer Financial Protection Bureau (CFPB) announced a proposal to curtail payday lending abuses that includes a significant loophole: a provision that gives lenders the option to make some loans without doing any underwriting.

This report shows a high default rate on payday loans even though lenders are first in line to be paid—a clear sign that a borrower is unable to escape the debt trap once lured in by an initial payday loan. This is a clear sign that a strong ability to repay standard should apply to every payday loan a lender makes.

High Levels of Visible Borrower Defaults, Even with Direct Access to Borrower’s Accounts

The report defines visible defaults as occurring when a borrower bounces a check, post-dated for their next payday, written to a payday lender. The report finds that 39% of borrowers experience a visible default within XXXX year of taking out their XXXX payday loan and 46% experience one within XXXX years. This high visible default rate is especially concerning given that these loans are due on a borrower’s payday, when they should have the most money to pay them back, and it indicates that they are unable to repay the loan without being forced to reborrow to cover essential expenses.

Once a payday borrower has a visible default, they face aggressive debt-collection tactics from payday lenders. As such, the report finds that, even though the borrower didn’t have enough money to cover the loan on their payday, XXXX of invisible defaulters ultimately pay in full.

"Invisible" Defaults – Overdrafting on the Same Day as Payday Loan Payments are Made – Impose Great Harm on Many More Borrowers

The report defines invisible defaults as occurring when the check written to the payday lender goes through but results in an overdraft fee—masking the true default rate—because the borrower did not truly have an ability to repay the loan. XXXX of all borrowers experience at least XXXX invisible default in which their account is overdrawn on the same day as a payday loan payment.
As an Ohioan, I have a great deal of respect for your agency for choosing a respected leader. However, it is difficult to view all payday lenders as bad. Personally, I have pawned products with XXXX in particular. They were candid about the costs, flexible when payments were hard to muster and yet necessary, in my view, to feed our family at times. Clearly my choices put us in the position we were in, not the lender. Credit cards, bank loans or borrowing from family were not available at the time. It is important for me to communicate my gratefulness for XXXX in the past. They steered me away from a payday loan into a pawn. There was never any doubt as to the high rates.

Unscrupulous lenders exist in every industry in my view. It is most important to identify whom they are and not target XXXX specific industry. Surely, your agency probably recognizes this. I felt compelled to inform you, however, that the cost I paid to do business with XXXX was worth it at the time and they have a place for folks struggling within bleak financial circumstances.

Thank you.

I find it odd that the CFPB is trying to shut down businesses that offer better financial solutions than the banks, while doing nothing to prevent the banks from charging excessive fees. Banks make over XXXX a year in nsf fees which can be charged for a customer simply over drawing their account by one cent. An nsf/od fee costs XXXX dollars whereas a customer can get a payday loan of XXXX dollars for less and be able to afford to pay other expenses without the fear of additional overdraft fees. Meaning, it is Much less expensive to obtain a payday loan. It seems as usual, the ones with the most money are winning here. The banks want the payday loan industry gone in order to make more money, and you're here to help them since I'm sure they donate the most to the cause.

Also, why does the federal government keep putting an APR on a short term loan. It seems obvious to make the payday loan companies look bad. To pay XXXX dollars for a XXXX loan with a term of only two weeks is no where Near close to the rates you make the payday loan industry list on their contracts. Its only 15%, but you make them state that is over 400% which is totally false and enables you to label it "predatory lending".

To shut down pay day lending, bankruptcy rates will sky rocket, ruining hard working peoples credit across the country.

My local bank is a co-op and they are always very friendly and there to help. I've never really had a credit card until I opened that account. I never felt I needed to get into debt to get ahead. Now, halfway through my XXXX semester at school at XXXX years old and XXXX boys, XXXX and almost XXXX. I realize that I need a good credit score just in case. AT&T after a year of not being late on a payment, our phones got shutoff. I called them and apologized and I had enough to pay the bill and a little fine, which would've been XXXX. Instead they wanted almost XXXX so we went and got pay as you go phones under att and I still use it today. I took a payday load from one of these legal loan sharks. I got XXXX and owed XXXX back. I made the first XXXX payments on time, but the with rain and what not my work slowed so I called them and they said it was fine. I came back in and payed them XXXX again. Over the next XXXX weeks they began popping up at my parents house, making threatening phone calls too me, and I had never avoided their calls. This is when I decided to say there XXXX% interest was enough the way the treated me and tried to intimidate me. Truly disgusting. Anyways I know having kids at a young age put me behind the XXXXball, but I need to come out so I can make it through school without the distractions of work. I got a XXXX of a XXXX for my XXXX when my ex and I broke up. They allowed a guy who had XXXX and released everytime withing a week to "Tell on XXXX, get out for free..." well I was one. Over XXXX on a Saturday dinner break from work before XXXXXXXXX. That has cost me XXXX plus. and is still costing me. Not to mention child support. I would really appreciate a set of goals to get my credit on track. Thank You.
March 26, 2015

I am very please to read that the CFPB is tackling the payday loans, finally. Im one of those consumers who lives paycheck to paycheck and often rely on these loans to make ends meet. What has always bothered me is my credit score is too low (or bad) for a conventional loans, but my money is enough to pay these exorbitant interest fees. I recently had a third party loan which I qualified for a mortgage paying $XXXX as month b/c of a bankruptcy and yet I never missed a payment, but I was considered high risk. Two years later when I refinanced my payments dropped to $XXXX, so the decks are stacked against us sometimes. If the interest rate on these payday loans wasnt so high I think that each individuals wouldnt fall into these debt; excuse me, debt traps. I have read the lenders requirements and I can see them putting up a tough fight claiming that this regulation will bankrupt them or drive them out of business (of course its not true), but how else will they rake in the XXXX if they cant charge they crazy refinance rates. I wish that this office would have provided a forum for the consumers that use these services to provide impute, but Im sure you have heard all the horror stories already. The only thing I would like to have seen is an actual table depicting the breakdown base on the proposal, ie; if you borrow this @ this rate? this is what you pay over this period. Consumers need to be able to gain access to this information. Often times I have seen the clerks (at the payday loan counters) have to show folks how to fill out a check or explain arbitration, but the most troubling is most everyone is paid XXXX, so they are paying interest on their loan every two weeks.

Best of luck.

Sincerely XXXX
Re: Payday Proposal Gets XXXX Crucial Things Right While Leaving Dangerous Exceptions

Dear Director:

The Bureau today released a XXXX look at elements of its long-awaited proposal to regulate payday and other small-dollar consumer loans. The path the Bureau is moving on gets XXXX fundamental things right. First, for a loan to be fair, the borrower must have the ability to repay.

In the current market, as you said in remarks prepared for a CFPB hearing in XXXX Virginia, the decision to issue these ultra-high-cost loans (with interest rates of XXXX% and more) is far too often based only on “the lender’s ability to collect,” using methods (postdated checks, automatic debits, vehicle seizures, and repeat loans triggering additional fees) that dig people deeper into debt. Payday, car-title, and other abusive, XXXX-digit-interest loans have driven XXXX of American workers and families over an economic cliff.

Second, the Bureau has recognized that this crucial principle – ability-to-repay – must apply to a sufficiently broad range of small-dollar loans, and not just to a narrowly defined set of payday or car-title loans. Otherwise, abusive lenders will do what they have done in many of the states that have tried to crack down on such abuses: find ways to evade the rules without giving up their basic debt-trap approach.

At the same time, however, I am very concerned that parts of the CFPB’s proposal provide dangerous exceptions to a meaningful application of the ability-to-repay principal to both short- and longer-term small dollar loans. These exceptions would invite continuing abuse, while putting state protections at risk and undermining the push to end the debt-trap business model.

Develop and implement regulations that finally put payday, car-title and other small-dollar lenders “on the same footing as other lenders, requiring them to play by the rules and make fair loans.”

Yours sincerely,

XXXX

cc: House Minority Leadership

XXXX Kansas XXXX
P/F: XXXX
E-mail: XXXX
March 26, 2015

The Honorable XXXX, Director
Consumer Financial Protection Bureau

RE: PROPOSED PAYDAY LOAN RULES

Dear Director XXXX

I thank you for your leadership of the Consumer Financial Protection Bureau and the tremendous steps that the agency has taken toward securing consumers’ rights in just a few short years.

I write to strongly urge that you ensure the expected rulemaking concerning small dollar consumer lending effectively ends the debt trap scam. Payday, car-title, and high-cost installment loans, with annual rates of XXXX% or more simply dig borrowers into a hole. It’s time to end the scam and put rules in place that will end abusive practices and slam shut the debt trap.

The CFPB’s own research has well documented the debt trap created by payday lending, with the typical borrower indebted for more than XXXX days a year and XXXX% of all payday loan fees generated by borrowers trapped by more than XXXX loans a year. Beyond the research, all XXXX needs to do is travel a street in a low-income community or community of color to witness the strikingly high concentration of payday and high-cost lenders. Additionally, these loans are particularly devastating to individuals with a fixed-income, such as XXXX.

Payday and high-cost lenders, who fail to ensure their loans are affordable and instead rely on aggressive collection tactics, rob borrowers of opportunities to secure a foothold in the mainstream financial services market. Rather, these lenders push safe options further out of reach by locking borrowers into a long-term debt trap and increasing the likelihood of a cascade of other harmful financial consequences such as bankruptcy, excessive overdraft fees, and involuntary bank closures. The resulting adverse impact on credit scores can make it even harder to ever find one’s way back to mainstream financial services.

Payday lenders don’t just destroy the financial futures of individuals but also of neighborhoods. As noted in the XXXX recent Congressional testimony, “We need to rid our neighborhoods of predators and stop the proliferation of abusive predatory lending products that strip, rather than build, financial health and wealth in our communities.” XXXX

The CFPB has before it this unique opportunity, and indeed obligation, to bring meaningful reform to the marketplace. I urge that any rule addressing high-cost payday, car title or installment loans, accomplish the following:

1. Require the lender to determine the borrower’s ability to repay the loan, including consideration of income and expenses;
I had a XXXX payday loans that were generated online. I couldn't afford to pay them off all at once, but they would take $XXXX each out of my paycheck every single time (every XXXX weeks). I was paying $XXXX/month! After a little research I figured out that these online payday loans were either run by XXXX or by offshore companies (XXXX). The terms of the loans were illegal in my state, so I simply put stop payments on them. They cant put them on your credit report. XXXX of the companies changed its name XXXX separate times to try to get around the stop payment, and tried to debit my checking account but thankfully my bank worked with me and the madness stopped. Afterwards, I started getting harassing phone calls from XXXX debt collector. I repeatedly told them to stop calling me. They were calling about a loan that I took for $XXXX and ended up paying back over $XXXX. They claimed I still owed $XXXX and were trying to collect. I checked the Fair Debt Collection Practices Act and discovered that they were breaking many laws. I kept a log of every time they called me, what they said, and how they harassed me. Then I contacted an attorney. The attorney sued the debt collector, and they never responded to the suit. I had to appear before the judge and show him my record of the calls. Since the debt collection company had never responded to the lawsuit I was awarded a summary judgment of $XXXX. My attorney didn't think we'd ever be able to collect the entire amount so he made a claim for the $XXXX bond that the company had to post to do business, and I was able to get that. The attorney took 45% of the judgment, but it was definitely worth it!

Moral of my story...if you have internet payday loans that are draining your bank account, put a stop payment on them or close your account! They won't go on your credit report, and there's really nothing they can do but harass you. And you can put a stop to that too!

It's worth it for me to borrow money using a payday loan. It helps me to not stress over bouncing checks and paying expensive fees to the banks.

Payday loans saved me when I need financial help on several occasions. They are much less expensive than paying high bank fees or shut off penalties. I don't know what I would do without them!

I like many others use a payday loan to help me through bad times or when things come up that are unforeseen problems.

My husband does construction work and sometimes goes a full month before getting paid. Borrowing a payday loan helps keeps us current with our bills and finances. The process is always helpful and honest. They really help me to get the best option for my personal needs.

When I needed a little extra cash for whatever reason its nice to know I can walk into a short term lender and get the cash same day.

When an emergency comes up its nice to be able to use a payday loan to get cash when money is short. Im glad we have this option available and enjoy the no hassle process.

I borrowed a payday loan and it was a great help. I have been able to cover expenses that I would not have otherwise been able to cover.

It helps when you need money in a hurry, being to get money for any expense.

Short-term loans really is a great help. My husband and I use short-term loan and its the way to go.

There are times that I run short on money and having them there really help relieve the stress of trying to find someone to loan to you these days is hard every one have problems

I was recently called by XXXX
A guy with a XXXX accent left a message on my cell phone saying that my $XXXX loan was approved. I called back and he confirmed the loan. When I told him I didn't apply for a loan he said that XXXX was trying to XXXX with my happiness. Obviously a prank or scam looking for information.

Customer personnel are very friendly and helpful as for the actual loan they are quick and convenient to receive cash.

I have benefited from the loan because it has allowed me to keep up my bills. It is fairly easy to apply and I really appreciate it. It really helps me keeps line of credit open the people are very friendly and helpful.
It helps with bills

It helps me when in short when it comes to repair my car or things around the house.

When my car was in the shop and needed fixed I has uninspected bills . Everyone is friendly and always help.

It has helped me with times where I needed quick cash for personal reasons. Its very helpful and at times a life saver.

I personally needed a small amount and this was fast and worked for me at the time.

Its been great at XXXX America. I thank God for you all being here to help me in my financial needs. The customer service is remarkable. Never any complaints even when Im trying to figure what I need to do. I want to be my own man, so I dont want to go to anyone else. For basic needs in life, this serves the purpose.

I use the services at Advance America because its easier to get help from them than going to family members or other financial institutes. Its more of a convince for me.

I use XXXX for loans. When I need cash for and emergency or a bill. Its a quick and easy way to solve my needs.

It helps in emergency cases to tie over while getting expected paycheck. Because I only use for emergencies purposes. It is actually cheaper than going to the bank for a loan and having fees added by the bank by overdrafting account or line of credit.

This loan is helping me to get by until I get paid. Unexpected medical issues which cost out of my pocket $300 and set me back XXXX weeks. I am thankful for this loan.

I always have a wonderful experience. Every one is friendly and helpful. I wouldnt go anywhere else.

Payday loans have helped take of financial responsibilities when they pop up last minute. Although the interest rates are high it eliminates the long drawn out process of other lending methods.

It helps when emergencies arise. XXXX specific incident is needing a part for my truck. I am paid XXXXweekly, the money helped me get my truck fixed and I paid the loan back soon after

Using a short loan has helped me pay few bills and have some money for the holidays for gifts.

A great experience helps me save an better my credit.

The short term loans are awesome in time of need. I absolutely love the ladies at the XXXX location. They are so kind and helpful. I have never had a bad experience and the option to pay off early saves money. I think this is an awesome way to help someone financially.

The employees at XXXX America are friendly and I love them. Ive been a customer for a while and appreciate the services provided.

It has helped me drastically. I needed short term financial help and I got it in a easy short amount of time from this location the staff is very nice and were very helpful.

Occassionally some unexpected expenses come up. Being on a fixed income or budget can make it impossible to cover unexpected expense. A short term loan gets u by!

Car repairs
Emergencies around the house
Emergency travel
Unexpected trips to dr.

It has helped me pay a bill thats due and havent been paid yet. It has helped me whenmy car breaks down and no extra money

I like the service that cash advance render. very good

It helped me a lot to catch up on a few bills before my next pay period to take care of this has been a great outlet to help me in emergency situations that a bank does not do. I really appreciate Advance America for being there for me. Thank you for your service and continue to have great service for people like XXXX.
Due to past medical bills, my credit has been affected in a negative manner which causes problems with me getting loans at a regular banking institution.

It assisted me with repairs to my vehicles. I’m a XXXX. It provided funds to do repairs in a timely manner. This allowed me to continue with my services to the customers. I service for employment purposes. XXXX.

I have benefited from this was because it has allowed me to keep up my bills. It is truly easy to apply for it. I really appreciate it and it helps keep a good line of credit open. The people are very friendly and helpful.

It helped me out in many ways. I thank you for this payday loan. It is a big help.

Eloped me pay bills take care of children’s needs.

It has helped with getting caught up on bills. It also helped with XXXX for my family. Great experience and would do it again. I have great customer service and enjoy the employees help.

The short term loan has helped me temporarily address financial issues.

Needed $XXXXX loan in the past and was able to obtain it through advance America.

Payday saves my life keeps me from going in bankruptcy. It keeps me out of the poor house. Nice ladies with positive attitudes. Keep the payday loans going.

This has been wonderful thing for because is a short term loan. No hassle.

My XXXX check was due short this month so this loan is to help me make it through the rest of the month. The staff was very friendly, professional, and efficient and the office is clean and welcoming.

Payday loans are a good way to borrow money on short term because sometimes emergencies happen or you have to wait for payday ad its a long stretch until then but this interest rate is not too high, but its the customers choice to decide or not.

It keeps my car on the road this time went my XXXX need to get to work if we don’t have this. He lose his job and our bills need to be paid and til I get my check and he get paid.

Payday loans are very useful to those of us who live on a budget and when emergencies arise it is always good to know that there is money available to take care of whatever the emergency is whether it be car trouble or an unforeseen bill. Thank you payday loan.

Helps with bills.

It helped me at the time and was a good experience.

I was in a bind and needed the money! Couldn’t get a loan from anyone else and XXXX America helped me out right on the spot. They were a great help.

They are here for me when I need cash in emergency. I just can’t go to the bank and borrow money. Due to not enough credit or whateva.

A short term loan has helped me avoid expensive late charges.

I use payday loans to buy material for job we do.

To meet our short term financial needs.

This has helped me tremendously. I had a financial problem occur the loan helped with my car payment.

They are here when you need them and at times we all need some help.

Having the payday and title loans available to me leaves me with a sense of “peace” because there has been times where I was not sure how I was going to meet ends. The loan process is quick and the interest is very reasonable. These kind of loans enable the middle and lower class families to have the same opportunities as others but minus the credit checks. XXXX-hour waiting periods for approval and income qualifications.

This loan place helps me out a lot when I get behind on bills and short on money. Good customer service and convenient time period to pay off my loan.
It help me when Im short when it comes to repair my car or things around the house.

They have always came through for me in my time of need. When I had no one

I was in between jobs and I fell behind on most of my bills. The title loan helped me out a lot. I was able to pay on all of my bills until I started my new job. These companies are much needed for people who may not qualify for a bank loan.

When my car in the shop I had an unexpected bill really came in handy. Everyone here is always friendly and happy to help.

Short term loans have been a quick and easy way to make ends meet when funds are low. Doing away with these will cause more financial harm than good. Keep short term loans

How it works for me is get me to check help with my bills

My payday loan has helped me with making a deposit on a new apartment at a short notice. The staff here is great! Very helpful and professional.

A short term loan has helped me put a down payment on my light bill. Also, this payday loan has prevented me from making a late payment

Payday loans help me to pay a small bill and portions of rent

In my past, I have experienced short term loans are valuable to customers. There have been times that unexpected things happen that we cant help and having cash advance is a blessing. Please continue to keep them around to benefit unexpected situations.

Short term loans have helped me meet bills and unexpected car bills and repairs

Short term loan helped me with emergency situation like car repair or unexpected bill, medical expense. I have had nothing but good experience with pay day loans.

I always have a wonderful experience. Everyone friendly and helpful. I wouldnt go, anywhere else.

I am a XXXX and needed money to pay bills. I happened to stumble across a flyer and came on in. Im glad I saw that advance America could help

I was in need of car repairs. I saw the banner on a car and wanted to try advance America after comparing prices at the other title loan places. I decided they were better in prices and customer service. Im a happy customer.

I wanted to be able to pay my light bill and needed a place that would provide the funds. I also knew that they offered money gram bill payment so I can pay with them next time for a low price and save gas. I am thankful.

They provide wonderful service for those who get in financial binds. It is also not a situation that will continue to further financially burden you.

It helped me with times where I needed quick cash for personal reasons. Its very helpful and time saver.

It helps my family with extra money when we need it and surprise issues that come up and it just helps having that extra piece of mind.

I personally needed a small amount and this roots was fast and irked for me all the time

It has helped when I have been in a tight spot financially, several times.

It helps in emergency cases to tie over while getting expected paycheck. Because I only use it for emergency purposes it actually ends up being cheaper then going to the bank or having fees added by bank by overdrawing acct wline of credit

Has helped me many times when I've been in a bind and are very fair with there terms and I really would not want anything to change

Its good for me help me to pay bills if I need money to go on a trip its there. I know I can count on it.
Customers personal are very friendly and helpful as far as the loans its very convienicnt and quick to receive cash

Would help me a lot by paying a bill so I didn't loose water for me and my child. This place is so wonderful happy positive people.

Had a wonderful experience with XXXX and everyone at Advance America. Very friendly and knowledgeable. Will definitely recommend to all my friends

In between pay periods for groceries, also for events not planning for

I helps when you need it before you get paid and they are very helpful we would come back anytime

Banks have made it so difficult to qualify for a short term loan and any type of credit line. Payday loans help fill this void and have helped many people in difficult times

Fixed my car and got me through till next pay day. Recommend payday loans for anyone needing help for a short term. Personal were very good to me.

Quite simply, what is the status of the Cashcall lawsuit?

The girls have helped me many times when I needed money. Great service great ladies and program

To make a payment on bills when you don't have the money until you next pay day. These payday loans helps out a lot of people

I am a single mom and have used a payday lender for unexpected expenses such as car repairs, XXXX expenses, to help my kids in college. If it were not for this service I'm not sure what I would do. Please don't make changes that would effect hard working people like myself who live pay check to pay check and unexpected expense can really hurt!

I have been with Advance America for XXXX years and if they were not here to help me I would homeless and because of the help I have received I have told others as well.

I was currently experiencing some financial issues and needed a small loan to get me through until payday. I came into advance America to see if they could assist me. I was greeted by XXXX lovely ladies XXXX very willing to help. XXXX helped me with my loan application and explained everything in detail, making sure I didn't have any questions. It was a great experience and I would recommend it if in need.

Short term works out great for short term needs.

I lost my job and had no one to help me pay my bills. This was the only way that I could help get my bills paid without being evicted out of my home with my XXXX children. Without this loan I would have lost my house and car, been homeless with XXXX kids.

Over the past few years I needed help to stretch my social security at times. They have always been here to help. I hope you dont change anything.

I do payday loan to help when my family is unable to keep my light on, pay bill that come up when I dont have anyone to help

Short terms loans help my family out plenty of times when we have had to have cars repaired go to dentist or other such emergencys. We have had to use lots of times because these things happen in between Paydays or check time each month.

With todays economy things are more more difficult for lots of people, we all know life happens and just when you think you are doing ok thats when things go wrong car breaks down huge electric bills appliances break down illness those are just a few examples a short term loan is quick to help you for things and get back on your feet. No long term payment just borrow the money pay it back and get back on track.

Advance America has really helped me thru some difficult times like electric bills, and its helped me through when my dryer broke down. I think its a big help. They are really nice people.

Using a short term loan has helped me pay few bills and have some money for the holidays for gifts etc.
I have a cash flow problem and receive ss on the XXXX Wednesday and have bills to pay prior to getting the next ss check.

I have only used XXXX America for short term loans. Short term loans are very difficult to get from traditional banks.

Short term loans help many people in our area especially when it comes to sudden expenses, repairs, bills, etc. Without the service a lot of people including me would be left in a hard spot.

Short term loans do help with immediate bills. I have bills which my pay check do not always cover too well.

Short term loans work out great, for short term needs.

The short term loans are awesome in time of need. I absolutely love the ladies at the XXXX location. They are so kind and helpful. I have never had a bad experience and the option to pay off early saves money. I think this is an awesome way to help someone financially.

Short term loans have helped me because, when I need extra money to pay my bills it really helps. The loans really help me to have money to do anything I need to do. I also like that you can pay on your XXXX check after you get the loan.

I dont have medical ins. So as an opp I get a loan for my mess so that I dont have to be out till payday and it works out great for me and my family.

Ive always had great service at express every time Ive been in.

When I need extra cash a short term loan is fast, easy, and cheaper then overdraft fees from other financial institutions.

No wait for money. No credit check. Easy way to get money needed.

It is the best thing ever. No credit check dont have to tell your whole life story can take a small amount most of all it is very convenient.

Short term loans help due to being quick and easy and help those in need of extra financial help. Before their next payday sometimes you just need a little extra help.

Hello,

In XX/XX/XXXX-XX/XX/XXXX I lost over $XXXX and huge overdraft fees from payday loans and my banks fees. I still have all the documents to prove. My wife took these out and I had no clue about it. It totaled over XXXX as I was told by my then bank this was a very unfair act from both parties and wrong as the bank should have caught it and stopped it. For over a year every XXXX of my direct deposited checks were stole from me and I never knew cause I never handled the finances. I see there is all sorts of laws and regulations to stop this type of thing from happening and there is ways to get your money back. I am wanting to do so because I was treated with a bad bank service for letting me lose over XXXX in XXXX year. Please help,

I has saved my family shelter. The staff is in short Amazing customer service awesome.

A short term loan will help out the banks want you to have good credit so please late them keep going. Thank you.

Cause if I dont have any I can borrow pay to I get paid then I pay it back.

We need the services to stay open we need them because the bank dont help us because of our credit so please keep these place of business open we use it as often as we can.

I was out of work for XXXX. I was able to use the money I borrowed to pay bills as well as keep my house and pay my daughters college tuition. The payday lender and the girls that work there have worked with us and allowed us to retain our dignity at what was a truly difficult time. We are grateful that they were there and they have become part of our extended family.

Thanks.
Borrowing money is bad at least thats what most people believe for some reason. Borrowing money for an emergency is not. Doesn't make sense. Sometimes life has unexpected ups and downs. My husband and I are both employed XXXX yet sometimes we need extra money to cover an unexpected event, if not for a payday lender we wouldn't be able to handle the bad times. We are grateful that a company exists so that we can quickly get funds regardless of past credit mistakes.

Helped me through a lot of hardships in the past several months such as death in the family, inclement weather, and XXXX family members have been in and out of the hospital. The staff are very helpful and professional and informative.

Short term loans help me very much due to being recently divorced the way my bills fall its hard with out advance America I would be in trouble most months. Im very thankful for this option being available too. With such friendly service.

The payday loan works for me because it is there when I don't have the money to pay for something I need. Whether its for my car or home at times I depend on this loan. Its very much needed at times.

My husband is XXXX and we got behind on paying bills when his pay was cut. This has helped us get through the hard times and hopefully we are leveling out now, but without the payday loans we would have gotten further behind and I don't think we could have gotten caught up. We are very thankful for the payday loan process.

Have helped me for XXXX and is working with me on my payments since I'm a victim of identity theft.

Yes when short on cash

I was a XXXX in XXXX where they lay off their XXXX in the summer. With only $XXXX a week in unemployment and $XXXX in monthly bills, I was in the negative. By the time I found a new job I was late on bills and my credit score dropped from a XXXX to a XXXX. I was no longer able to get conventional loans. Advance America allowed me to borrow the money to put food on the table, gas in my car to get to my new job, and pay my necessary bills like electric and water.

The program/payday loan allows you to take care of emergencies when you need money. It has helped me greatly on unexpected bills that occur every month.

It has helped me pay bills like medical and for my new born son. It has really helped my financial situations and the staff is great.

It help when you need it.

It has helped me in a very decent area of my life. They are a very decent and dependable financial option for me and my family. God bless the business.

It has helped me out when I was short on cash for a bill and it helped out a lot.

This loan has helped me by catching up on some bills. Also it has helped me by having a few XXXX in my pocket during hard times.

It helps me make it through until the next XXXX pay periods. It has help me through emergency situations example (car repairs).

The advantage of a short term loan has helped me get ahead of the game regarding debt being there also when others are in need. I find it very practical and needed in this community.

When I needed some help, they helped me. That's not always easy I this day and age.

The short term loan has been very helpful to me. I had several emergencies that occurred and I could not get assistance from a traditional bank. I was very thankful that there are payday loans because they helped me to take care of the emergencies immediately instead of the XXXX-XXXX weeks a bank process takes.

A payday loan works for my family as it provides me to meet financial obligations that may arise unexpected without causing me to fall further behind in or fall behind in other obligations.

Im a single parent with a low paying job and being able to get a loan without the hassle has been a blessing. I can get ahead and manage. Thanks Express Check Advance.
I have been helped here several times. I have been treated with the utmost respect. Things happen and the personnel have been professional and curtious.

Helps on electric bills. Had to borrow money one time to pay electric bill for my daughter and grand daughters. Truck broke down week before my payday. Advance America helped to get me thorough the week.

When you are running a little short on money for any room you can borrow and it is actually much cheaper than having an overdraft fee on your account.
You are given the terms up front with no hidden agenda

The payday loans help w/ emergency purposes a fact to help people which their credit is not in good standings.

Helped pay the bills that went up. Electric, water and such.

It helps when short on cash to pay bills that are falling behind.

I received a call from someone claiming to be a XXXX party debt collection for a payday loan company which they claim I did not repay from back in XX/XX/2011. I never applied/received a payday loan. I tried looking up information on this company, but could not find anything on them. They said I owed $XXXX, but could negotiate for a lower payment, but I had to pay it immediately. Their name is: XXXX in XXXX, NY --- again, I could not find any information on this company, nor the company they claim I owed the original debt to. They had all kinds of personal information on me and that is extremely worrisome.

Has help me in many ways
Have always had a Great experience with staff
Very helpful, polite and Great people to deal with

Help me out a lot I very bless to have Advance America around to get help when I need it. For a time period

They have been there when my ex-husband could not pay his child support and I didn’t qualify for assistance. But my child still needed to eat. When my jeep needed repairs and my credit was still not good enough at my bank I took out a loan here

Accessible - helps as I get paid XXXX a month as a single mom not receiving child support due to the divorce I had no line of credit. This helped me keep my daughter in college.

Pay day loans make life comfortable
No credit check
Money in a flash

Quick, easy, an money when you need it most

Fast easy no credit check helped in the last minute situation of repairing brakes on my car
Hello, I live alone and was waiting for a small inheritance to appear by my late grandmother. However in XX/XX/XXXX of this year I applied for several loans. XXXX was XXXX financestores.co.XXXX who took XXXX from my bank without permission. I later found their website and they do say they change you. I then found another company Jet2 Finance took XXXX from my account by this time my inheritance had come through but did not like certain people hacking into my account as I am a jobseekers allowance person. I managed to get a kind lady from my XXXX bank who rang Jet2 and they did repay the XXXX. I am concerned with XXXX Finanestores as they emailed me today to say thank you for my payment of XXXX which I dont know if they have taken another payment out, or are referring to the first one they did back in XX/XX/2015. I have replied and asked for a refund and will check my bank tomorrow. I am angry at how stupid I was for issueing my bank details in the first place but didnt actually think these people would pinch from your account, and they hadnt even offered any loans to begin with!!

I can warn people that be aware of XXXX Financestores as theyre not easy to actually find on Google either so just please, be careful if youre applying for a loan. I am simply stupid but luckily I still have my grandmothers inheritance to cover me as well as my jobseekers has to also last. So avoid payday loans or if you do apply, check that they will not take money from your bank account without warning you first.

Quick-easy-convinient

Like the convinient plus bank wont give a loan for almost anyone and when people get older

Its been wonderful I have a at XXXX and this loan helps me until I get back on my feet. Because of this institution Im almost of my feet.

I have no other options because of my situation and this helped my through. Keep it legal.

I have used payday loans several times. It has helped me in many ways. It keeps my payments to creditor current without late fees. Please do not stop payday loans.

They help me when something unexpected comes up.
To whom concerns,

I am writing today in hoping that you and others may reconsider the rules and regulations that may be passed regarding short term loans or payday loans and how it may affect us the consumers.

Most of us who are retired or XXXX and cannot get a bank loan for which we may need a loan, cannot get one due to having no jobs nor collateral to put up against the bank loan. We the consumers have to either do without any bank loans and have to rely on these cash/advances or car title loans to receive the money we need so desperately.

These people who operate these businesses are life savers to us who are dependent on social security benefits that do not receive enough each month to pay bills, medicines, rent/mortgages, these business let the consumers get these loans without collateral or credit check like banks require. However these loans repayments are spread out over several weeks or months till repaid.

The working ones rely on these places as well to help out when their job Paydays checks are used up as well. paying bills rent mortgages medicines child expenses car loans etc they too can go to these business and get the cash they need as well without credit checks or collateral against these short term loans that banks require when borrow from these cash/advances and car title loans for what we needed sure we have to pay back interest its only right.

Example borrow $XXXX dollars with interest its only $XXXX making payback only XXXX dollars over several week.

Or put it this way

The interest rates are about less than bank rates and the payment are affordable on repayments.

I feel that any actions that takes place in regards of any rule or regulations that is placed upon these businesses may cause hardships upon them that they may close and go out of business completely.

In which may hurt us, who so desperately depends upon them for all financial help when we need them, and the banks who will not help us who have no jobs for financial support and have to rely on social security benefits alone these payday loans are life savers.

We needs these people!

I am pleading with you and others that are involved to reconsider these rules and regulations on the business not to put them out of business but to keep these people in business so they can help us when the big banks refuse help to us. I hope you and others support our cause not or regulate payday loans or title loans.

Many thanks

For my daughters XXXX school, books and clothes

I use Advance to pay my bills since my husband has gone to part time. They have been wonderful and always helpful.

It has helped me drastically. I needed short term financial help and I got it in a easy short amount of time from this location. The staff is very nice and were very helpful.

Short term loans have helped me as a XXXX mother to provide for unexpected expenses where other routes were not open to me. This service has been vital to me.

Customer reps are very pleasant, thorough with explanations and questions. Very helpful. This short term loan works best for me in emergency when the banks and others do not.

Every staff work at Cash Advance on XXXX are Great they are the best. I can always look forward coming back at anytime when I know I need to pay off any bills.

Needed help no one else would help us. People dont want to give people like us a chance the world would be a better place.

Most of the time I will use the cash advance to help me out with my rental payment. With the new payment I have I sometimes just need a little help to get it paid on time. It quick and convenient and works for. The only other thing I could do is try to get some extra hours at my work but thats kinda of hard to do.

It has help me a lot for dr bills and it keep me with a little cash in my pocket for emergency and to help with my grand kids when mama + daddy dont have

It helps with having more money for bills, and other expenses that might come up
Lost my job, needed to pay mortgage and utilities, food and gas! The title loan help me to pay my bills until I could get a job. I really thank them.

Short term loans is sometimes need to support my large family without them we would be without. To live til the next month sometime I believe it is our freedom of choice to use these and no one has the right to take this away. Some people need these to make it through.

My short term loan has been a blessing. It seems like we get in a bind a lot and the short term loans really help us out. I am glad and thankful i can get one ands the ladies in the XXXX office are so nice and sweet. They are the best people in an office that I have ever met. I recommend Advance America to everyone, my daughter and brother both come here.

Short-term loan when used correctly help with unexpected occurrences. For people whose credit scores are not XXXX or higher getting the finances needed helps them quickly handle unexpected occurrences.

It has enabled me to meet some emergency needs as well as have cash for extra purchases

Because when I dont have any money I know where I can go and get some. Because the people are working there are good to me so I like them very much. And when I need to pay a bill on time I can always go there and get some money.

Helped with bills, overdraft. Buying food and avoiding disconnect notices etc.

I really need this to help me with some bills that I cant pay on time this is very helpful for me in many ways this is a good short benefit.

This loan help to paid your bill if you are really in trouble with another bill it helps a lot.

Thank you

Sometimes unexpected issues come up like car problems doctor bills trying to buy stuff on different occasions. So I come in for a loan to get me over

Well I was broke and needed to get a few things to eat also pay my phone bill and the funds realy helped me out. I hate to ask my neighbor or family for money for help. So this short-term loan realy comes in handy when you on a fixed income or what I call a "broke income". I realy hope they keep this open for others like me on a fixed income or broke income. Please stay open! Thanks!

Short-term loan has helped me pay my bills on time they are really good and the people that work there are very helpful.

I was about to get evicted from my home. This has helped me stay in my home and keep my power and water on.

Yes with work cutting our hours back this place has made it possible to pay bills on time and not be late. Also has great people that work for the company they are really there to help out

It helped out people that cant get loans from banks and other places. Short-term loan was good. Thanks for being in business to help people.

Sometimes things happen. This seems to be a reasonable way to help someone for a short term loan without getting completely ripped off.

We are on a fixed income raising XXXX XXXX XXXX. It helps when they need things between checks from social security.

Sometimes Ill have rent due the same time my childcare comes due and the cash advance has helped me out to be sure those things are taken care of on time before I get paid again. With most of the people I know in the same boat as me its hard to borrow from anyone else.

It has helped me pay off some bills and other things. Its been a great help to me. I think they are great people

With XXXX kids sometimes we need to buy sports stuff or stuff for school.everyone is always very nice

Occasionally some unexpected expenses come up. Being on a fixed income or budget can make it impossible to cover unexpected expense. A short term loan gets you by!
I have received several short-term loans through Advance America. They have helped me in the most difficult times financially in my life. If I was not able to receive a short-term loan my daughter would not have had a XXXX or a birthday. I would have lost everything when my vehicle broke down and I could not afford to pay to get my van fixed. I would have been evicted and lost my home when I was inbetween leaving one job and starting another because of the way my pay changed. I would always recommend a short-term loan to anybody who needed help. Not everybody in Virginia has family or friends that can help them when they are in need financially.

The loans help me to get what I need when I need it and allowed me to keep everything paid on time and in order. I like knowing I have the loan should I need it its there for me.

Cash advance has been very helpful to me. Also very patient. It really been a big help to me.

Cash advances helps me out when I want to pay a bill that I need help with on time. Its a big help so I dont have to pay any late fees. I dont know what I would do without it because it keeps my checking account from going negative.

The short term loan has helped me because I dont get but a SSI check in the amount of $XXXX and some change with the loan money I can get somethings for myself & some things for my apartment!

A short term loan has helped me in paying some of my past due bills
Also help in getting my grocery and other emergencies that have poped up

I got a XXXXmonth old kid who need surgery on his XXXX to open up his XXXX

Upcoming move will create unexpected expenses.

An example of some bills that the cash advance helps me with is my mortgage or student loans or any important bill that comes up and it cant wait to be paid. I find this to be an affordable way to get the help I need when I need it. I would be penalized if I reached into my XXXX so Im glad this is an option for me.

This is the greatest service Ive ever had ther people are nice, understanding and patient with us they all need very big raises

1: car repairs
2: emergencies around the house
3: emergency travel
4: unexpected trips Dr.

I had to do this to keep my electric on. I could not go to the bank this loan saved me from freezing to death

Always great. Helps with car payment mainly.

We could not survive without them

It has helped me by paying a bill thats due and havent been paid yet. It has helped me when my car breaks down and no extra money.
This has helped dont change a thing it has kept me losing my mind i almost had my power electric turned off and no food in house and I was able to buy XXXX for my XXXX children thanks for the short term loan

Using a short term loan has helped me pay a few bills and have some money for the holidays for gifts etc.

It helps when expected things come up or medical bills or a short vacation this place is great friendly and helpful

I use to use the cash advance a while back when I had a bill was due before my social security check came in. I dont have that bill anymore and the cash advance was a big help to me. This was much better than borrowing form my mom and having to hear her complain about it.

This process has helped me due to the fact it is short term. Someone with bad credit can have some household unexpected expenses come up. With this process it eliminates on struggling to fix those expenses. Family may not have the available funds to lend, such in my case.

I use cash advances to help me with my bills, such as daycare expenses, electricity bills, water bills, and rent. Without the ability to take out a cash advance I would be unable to afford groceries, as I do not qualify for the food assistance program. Amscot provides a responsible and sufficient program that allows hardworking individuals, like myself, to be able to maintain a healthy financial lifestyle.

I have XXXX kids in college sometimes they need money to help get by with paying some of my bills when Im behind after Ive helped them out. I dont know what to do if I didnt have this to help out my kids. I guess they would just have to wait to finish school.

 Normally my electric bill is high Ill use the cash advance to help get it paid. A lot of people dont want to give loans and this is the only product that is there for me when I need it.

I was running short on cash came here and got the money I needed to pay my bills.

I was in a bind on some bills and didnt have enough to make ends meet and it helped me catch up

They help me out when times get short. Glad I have someone to count on.

Short-term loans are beneficial for people on an hourly wage. It provides a way to get cash to handle short term needs between paydays. It has helped me catch up on bills and they leave you enough time to pay it back.

Always great

Helps with car payment mainly

Mainly Ill use the cash advance to help me out with my rent but there are times that I've used it to buy groceries. This is much easier than going to my bank because they want me to borrow more than I need.

Saves me time on going to the bank. I just need money for a few weeks nand that helps me because the bank wont do that. Ive been doing this for years and I dont plan on stopping

This is very helpful, people need this service. Sometimes to get by please keep like it is

Yes- needed extra money to finish XXXX and mostly just needed money when times were hard.

Short ter loans help me to keep my lights and oil in my tank sometimes when things get tight I need for doctor bills.

A lot of our XXXX citizen need this because social security is so short.

It has helped me to keep my bills paid up and help me pay my doctor bills

I never had a loan before always scared it would be rough or hard to pay back but then I found the payday loans are so much easier an really helped me get by while moving heled me say caught up on bills outside of my rent and its not to much intrest build up as if getting a big personal loan. It really does help a lot to just be able to get a small loan for a few weeks. Helped us get by in a tough time.

When Im short or I need some help because something has come up and I dont have the money, the cash advance bails me out until my next check arrives. At my age and income level this is the only help I can get other than borrowing from my family.
March 20, 2015

Being able to acquire short term payday loans has helped my family and myself in many ways. Whether it be because my paycheck was late or just to help with a few bills, these loans really help get the money where it needs to go on time. It is very convenient and all of their employees are extremely helpful and nice. I would continue using these services if available.

March 20, 2015

They do a good job in helping me out a lot. In they treat me real nice and call me before the day before I come in to pay I like this place. They are the best.

March 20, 2015

Has helped when bill is due and money is tight & co wont work with you till payday. Also helps when you need mess and don't get paid for a few days- so the lone pays for the mess

March 20, 2015

I have renewed XXXX with this company and the employees are wonderful and very helpful. I was given the financial assistance I needed in a timely manner and when I needed I would recommend this company to any one in need of short term financial assistance used correctly this is an exceptional way to fix short term needs

March 20, 2015

The payday loan has helped me out when I needed to pay my bills.

March 20, 2015

If it wasn't for pay day loans I couldn't make it so many times I thank god for it

March 20, 2015

Check express employees are very courteous and helpful with any of my needs, they go above and beyond and are great to converse with excellent service

March 20, 2015

Short term loans help me because when I need extra money to pay my bills. The money really helps me to have money to do anything I need to do. I also like that you can pay on your XXXX check after the loan.

March 20, 2015

It's helped me avoid disconnection of electricity water bills. Help by school supplies for my kids. I've used the service to fix my car and buy tires. This financial option has helped me through difficult financial problems that family members could not afford to help with. There are times that my family needs can't wait for my next paycheck and a payday loan has kept us fed and roof over our heads

March 20, 2015

A lot they have helped me for a least XXXX years at times when I really needed it never had a problem and I have always loved the people and the service. Please don't take away a good thing I don't abuse it but they are there when I need them

March 20, 2015

Pay day loan has helped me so much when you live off XXXX it gets hard sometimes and when a bill is due before my XXXX a month payday it helps me get unexpected bills or bills that are due like a wk before my pay day then I can get a payday loan to help me get these paid on time and it not be late which this happens sometimes. I get paid on XXXX of every month when unexpected bills come up etc. I can get it paid when due and not be late paying it when its got to be paid before the XXXX. I really don't know what I would do without payday loans I don't live off of them but it helps a XXXX person when needed

March 20, 2015

I have always used payday loans as a means of getting cash when needed. My credit score is not the best so banks and credit cards are not an option. This has been the best way for me to help with bills car repairs etc. I love this option and consider to keep using it when I need the cash

March 20, 2015

They do a good job in they help me out a lot. In they treat me real nice and call me before the day before I come in to pay I like this place they are the best

March 20, 2015

Always there when I need it. Very helpful! Very quick and always felt welcome. Don't know what I would do sometimes if I didn't have this help. Convenient! Thankful.

March 20, 2015

It has helped us with unexpected expenses such as home repair vet bills and/or car repairs. Our experience has been a good one. I do not have credit cards to help with these emergencies so the payday loan has helped when I needed it.

March 19, 2015

Appreciate the speedy service like the manager greeting here. Like the employees friendly service made me feel welcome and valued.

March 19, 2015

I had to leave for work out of state. Truly it helped us to be able to have a place to stay and food to eat because we wouldn't have had the money any other way

March 19, 2015

A short term loan has helped me make it the last XXXX of days before my next payday.
It was very important to us. If it wasn't for this title loan we would have had our electricity cut off. We have a XXXX year old daughter. So yes this title loan was very helpful to us and we really appreciate their help to us.

Short term loan(s) has helped me when I am in need of financial help. Whenever I am in a bind I know where to go for help. The interest charges could be lower, but the loans ensure that I am able to take care of financial obligations.

Short term works out great for short term needs.

Short term loans do help with immediate bills, which paychecks from work don't cover.

I have only used Advance America for short term loans, which are very difficult to get at a traditional bank.

I like the convenience of getting the loan. I feel welcomed and enjoy the friendliness of the staff.

Basically we use the cash advance as an emergency fund since I've had my pay change from XXXX to XXXX. This is primarily use just when something unexpected comes up and I need some cash quick.

Cash advances help tide me over until I get paid again so I'm really glad it's here for me. This is much easier than to go into my XXXX or savings when I'm short on cash. I really think it's easy and convenient and it doesn't require an intrusion into my personal affairs.

I'll generally use the cash advance to help me with groceries and bills when I need help. I've found that this is the best thing I've found because I don't have to borrow a lot. It has worked for me every time I've needed it. I'd much rather use the cash advance than to interrupt my savings at this point.

I only get paid XXXX a month and I'm also a XXXX so when times are tough and I need some help paying a bill or something like that, the cash advance will help me while I'm waiting on my next monthly check. I'm the type of person that doesn't like to borrow from family so this is perfect for me.

The cash advance helps me out a lot by helping make sure that my bills stay paid on time without delay. This is what I've found so far the most convenient way for me to get help and cash when I need it. My priorities would greatly change and I'm sure I'd have some late fees from time to time if not for this service.

Right now I'm using the cash advance to help me out with some XXXX expenses ever since my wife XXXX. It's been a big help for us while we are going through this ordeal. It works for us because we cash get the cash quickly when needed.

I just moved to Florida and the cash advance is helping me with the little expenses that go along with that. It's not that I really have to have it but it really just makes things easier for me and my credit isn't all that good so this is my choice.

Anytime I have things that I need help with like groceries or large bills that I'm just a little short on, the cash advance is my way of handling these things in a flash. I just don't know what we would do if not for the cash advance. With the way our credit is we just don't have any other choices right now.

Cash advance helps get out of jams at times and allows me to have some extra cash for the weekends while I'm waiting for my next check to come in. It's much faster and easier than regular loans. It's great that it's only short term and not drawn out for a long period of time.

The cash advance is a great way for me to cover my bills that fall in between when my checks come in. It takes care of my financial emergencies when they happen quickly. It reality I'd be in big trouble without this and probably would not have gas for my car sometimes.

I use the cash advance mainly for my travel expenses. This way I stay on top of thing while I'm waiting to be reimbursed from my work for those expenses. This really is the only thing available to me right now and it works great for me.

With being on social security the cash advance has helped me numerous times when I get in a pinch and need help with paying some of my bills when my check runs late. I'm unable to get a regular loan due to my credit and this for now it's my only way to get the cash I need so I really hope this stays around for me to use because I don't know what I would do without it.

This has helped. Don't change a thing. It has kept me from losing my mind. I almost had my electric turned off and no food in the house. I was able to buy XXXX for my kids.
With me living paycheck to paycheck, the cash advance helps hold me over sometimes until I get paid. Its helped me out with bills such as rent and daily things that come. Id rather do a cash advance instead of bothering my mother for borrowing any money from her.

The cash advance helps me out at times since Im retired and my income is much lower than im use to so when I need a little help from time to time this is a great way to keep me going and get back on track. Lending institutions Don loan out small amounts that I need so this works fantastic.

I will usually use the cash advance when there are times when I need help paying my XXXX other bills that I may be just a little short on. Ther have also been times when Ive used it to buy food and clothing. I truly dont know what I would do without it.

I had to do this to keep on my electric I couldnt go to the bank this loan saved me from freezing to death

The loan helped me get what I needed when I needed it allowed me to ,keep everything paid on time I like knowing if I need it its there for me

Need money due to a medical emergency concerning my sister having been sick from XXXX....

I really enjoy being able to get a loan when I need it medicines expenses unexpected expenses when they accrue

It has help with our business experiences also our home matin acne

Pay day loans helps me when Im down to my last die by paying all my bills and still come up short on a bill. Thats why I use payday loans.

Because I dont have money to pay bills

If it had not been for short-term loans I would not have been able to pay bill in winter when the bills went up. My daughters XXXX would have never happened

I have borrowed money from advance america a XXXX of times and it has helped out tremendously. It helps me get back on track right away. Im able to get money and the have time to save to pay back. It has saved me from going in the hole.

I needed money to pay some bills and this has helped me in order to keep electricity water and phone I needed money quick and they give it too me

A short term loan has helped me buy a set of tires and pay bills when I was having a hard time

These folks have helped us out numerous times We have been able to borrow money for home repairs and many other reasons.

My electric was about to get cut off and thanks to express I was able to pay it.

They were here when I needed money and it helped me a lot.

When Ive had the need to take out a pay day loan the staff is very welcoming, friendly, professional, and courteous. Ive never had an issue. When I take out a loan its for a short term to assist me with a financial need and Its very helpful at the time. The staff always provide me with information on additional services they offer in case I made need them in the future if I am ever in need for them.

I needed the money for court/lawyer fees which was consumed by the state. Money provided by payday lending which helped prepare me for my situation. Thanks for the help
Attn: CFPB Upper Administrative Staff: Please read and review this article: Re: Case#: XXXX: Please read this article and help me with my Case with Bank of America: “The CFPB should be protecting all bank customers, pension funds and municipalities. (Think of the recent auction-rate securities, foreign exchange and interest rate swap abuses in which the victims were institutional clients.) Why do these other customers deserve less protection? Make the CFPB a Good Cop” When abuse is detected, the CFPB should promptly assess a penalty that assures both total restitution for all possible damages and a fine that is a multiple of this amount. Double the penalty again for failure to admit fault or for covering up. These penalties would be subject to expedited appeals to an administrative law judge and then into the court system. No scuttling with settlements. No sticking our heads in the sand when a class action is settled for a tiny fraction of the harm done. Every such settlement should trigger an immediate disciplinary response. When a penalty is exacted, the CFPB should investigate within the institution, either directly or through an independent party, to determine which managers initiated, approved or had guilty knowledge. These people should be assigned penalties ranging from termination to banishment from the financial industry. Such violations cannot occur unless there are also serious defects in a banks legal, compliance and risk organizations. Remediation of these faults, specifically including replacement of the responsible individuals, such as the general counsel and the chief risk officer, should also be mandated. We can only hope that after the elections and confirmation of a director, the CFPB might desist from its current charm campaign—making nice with everyone in sight and focusing on disclosure and interminable rule-making processes rather than enforcement. If it doesn’t, then tee up another new regulator. The impetus for the CFPB was to assure consumers a fairer deal. XXXX months later, this hasn’t started. New rules won’t help if we don’t enforce the old ones. But if more legislation is needed, let’s enact it. Can you think of any bankers, even in the largest banks, who would appreciate and actively support such a cleansing initiative? I can. Bad banking drives out good. If you want to run an honest business, then rid the industry of its crookedness. And most bankers, like most customers, keenly desire an industry that doesn’t cheat.” XXXX

Because people come up short and don’t make enough money. Sometimes you just need to be able to borrow.

It works for me because it’s available for unexpected bills and to help throughout the month. It also helps because I’m not obligated to monthly loan payments.

Sometimes bills come up unexpectedly. Although you may do everything in your power to save for these unexpected situations, sometimes it’s just not enough. I’ve had this situation on various occasions. Thanks to advance America, I was able to take care of bills which I thought I would be late on. Thanks to them, I was not only able to save my credit by not defaulting on bills, but was also able to keep my son happy for his birthday. Unexpected bills came up and it was the same time other bills were due and my son’s birthday. Luckily I was able to go to advance America and they made sure I had the loan to take care of the extras, allowing me to take care of my regular bills and my son’s birthday. I’m very thankful for them.

Help to pay bills between checks. Hard to make money stretch on fixed income.

Short term loans work for me because unpredictable things happen that requires finances that I don’t have at this time.

My experience with payday lending has been nothing but excellent. The staff really care about me not as a customer only but as family. They have been there for the financial help but also laugh when I laugh and cry when I cry and celebrate all my triumphs. I value payday lending!

When I get a paycheck that’s smaller than I thought a payday loan gives me a cushion to handle what I need to knowing I have another check to cover the loan. It’s extremely convenient.

It helps with paying bills that are late and any other payments that I have.

I got loans to help with my bills when the bad weather stopped me from getting a full check.

Thank you for you so I can pay for my meds.
Helped me to get XXXX presents & groceries until my check came in. Love the employees. Easy to get in & out without any problems.

It has helped when an unexpected need arises and we don't have the funds to meet that need.

Short term loans helped me with meeting all my bills during a XXXX day period. Right now I have bills that are small enough that I can pay them between paychecks. It has also helped cover cost of small automobile repairs while we keep up paying our finance responsibilities. At times, it has also provided us with extra money in our pockets until payday. XXXX pay dates in a month is difficult to stretch our money. Payday loans definitely help during that time.

Pay bills and fix my car

Yes a short term loan help me pay my bills on time and current. Its a blessing to be able to go borrow when you need help. Its such a respectful curious people to provide help I need and I appreciate it so much. Thanks For Advance America!

Thank you very, very much. The company responded to my complaint (thanks to you) and rectified the issue within days. Thanks again XXXX.

With a title loan I am able to take care of an immediate situation without having to worry about immediate payback. I can still manage my everyday needs while repaying.

I just paid my rent and this [title] loan helped me on an unexpected car expense until I get paid Friday.

[A payday loan helped me] to buy groceries

[A payday loan help me] because it goes bXXXX my payperiod and I need it the loan to pay a ticket.

[A payday loan] helped me pay off bills and other things I need.

[A payday loan] helps me pay rent and utility bills on time sometimes work hours are cut and can't wait till spouse gets paid.

[A loan] helped get caught up on some bills

[A loan] comes in handy between paychecks. As a single parent sometimes need extra cash.

[A payday loan is] very helpful - tring to get a head w/savings and uptodate w/utilities, auto maintenance, and personel items. Their great w/$XXX In and taken the payment on pay is great on time.

[A payday loan] helps extend & pay extra bills and purchase groceries

[An installment loan] has helped get back on my own when I left my kids dad and with the available credit thing its helped me with buying my kids thing that I cant myself

[A payday loan] help pay bills on time

A payday loan has helped me pay my bills when I'm short on money.

[A payday loan] helped me plan a birthday party for my son.

A short term loan has helped me with moving homes and giving me money before my paycheck

[With a title loan] I was able to prevent my bank account from overdraft fees $XXXX dollars a pop really adds up.

[A payday loan] is going to help me pay a bill.

My [payday] loan help me too pay small Bills such as gas & phone.

[The payday loan] is being a great help because when I had no where to turn to the Pay-day loan helped.

[A payday loan] is helping in my rent. I came up low on cash this month this loan should help.

[Payday] loans have helped me pay my bills in advance & still have sum left over at the end of the month.
Tomorrow I have a court date and I did not have the full amount to pay. So a [payday] loan will help me pay off the bail amount.

[A payday loan] helped me pay for court and get myself out of Debt.

[A payday loan] helped me pay groceries & to pay a utility bill.

Payday loan has been very convenient & helpful.

Payday loans work for me because it gives me a chance to catch up on bills and if I cant pay it all off on the due date I can always pay the CAP fee; which is not that much at all. Payday loans are my lifesavers when family cant help me out.

[A title loan] helped pay the attorney fees.

[A title loan] helped me to pay my [electric] bill & water bill.

I need [payday] loan for a XXXX. And to pay off a XXXX credit cards to lower my monthly expenses.

Pay day loan has helped pay my bills a just keep up.

[A signature loan] has helped out in time of need.

[A title loan] lets me get caught up on bills.

Payday loan has helped pay my bills a just keep up.

Much needed car repairs that came up and [a title loan] is a quick option until payday.
Payday loans has help me catch up on bills. It was convenient between pay periods.

I have used my payday loans in the past to help ends meet and it definitely worked to get me where I needed to. [Getting a loan] this time will be the XXXX in a long time and the reason for it is I have an emergency and need cash now, so Im very greatful to have [payday lender] for emergencies like this.

Payday loans have helped me pay my rent and bills on time and has helped me and my family have wonderful XXXX.

I have used my payday loans in the past to help ends meet and it definitly worked to get me where I needed to. [Getting a loan] this time will be the XXXX in a long time and the reason for it is I have an emergency and need cash now, so Im very greatful to have [payday lender] for emergencies like this.

Payday loans are good when you are in a bind and need help. Its better than paying an overcharge fees the bank charges on every item you are overdrawn.

Payday loans are helpful when i have car emergencies. Theyve gotten me out of troubles before. I am so glad they are available.

Payday loans are good when you are in a bind and need help. Its better than paying an overcharge fees the bank charges on every item you are overdrawn.

Payday loans have helped me pay my bills [I appreciate them] so much.

Payday loans are helpful when i have car emergencies. Theyve gotten me out of troubles before. I am so glad they are available.

Payday loans have helped me pay my rent and bills on time and has helped me and my family have wonderful XXXX.

Payday loans are good when you are in a bind and need help. Its better than paying an overcharge fees the bank charges on every item you are overdrawn.

Payday Loan helped me pay my bills [I appreciate them] so much.

The payday loan has helped me have some cash when I was over drawn.

Sometimes I run a bit short of cash & need [a payday loan] to make ends meet. Something out of the ordinary crops up & [a payday loan] saves the day!


[A Payday loan] was able to help me out by while waiting for my next pay check.

Payday loans are good when you are in a bind and need help. Its better than paying an overcharge fees the bank charges on every item you are overdrawn.

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Payday loans are helpful when i have car emergencies. Theyve gotten me out of troubles before. I am so glad they are available.
When I'm short on getting any of my bills paid, no matter which one it is, I'll use a cash advance real quick to ensure it's paid on time. In a flash I can get what I need and that's really convenient to me.

The cash advance helps me paying my bills on time. I don't have any credit cards and I don't want to bother my family. The cash advance is a wonderful help for people struggling in life.

The main thing I'll use the cash advance for is helping me be able to have a little extra cash to finish paying my rent. At times it has also helped me out with other bills but rent is the main one. I don't know of any other way to get quick cash in a flash when I need it.

I use the cash advance kinda like a credit card that has to be back in full in a short period of time. I was referred from a friend because of how it helped him out and it's been working for me ever since.

Whenever I think I'm going to be late on a bill I'll get a quick cash advance to make sure it's paid real quick to avoid late fees. With no option on the table for me this works very well for me, but only when I need it.

It always seems like I have a bill that comes due when I'm between paychecks so the cash advance sees me through until I get paid again. The cash advance has also allowed me to purchase a plane ticket when I needed to go up north for an illness in the family.

I will normally use the cash advance to help me out with my electric bill because it's usually due the same time my rent and my phone bill. I don't make enough to pay all at the same time so this allows me to keep it paid on time without delay. With my pay being cut back at work this truly is my best option.

The cash advance has helped me pay my rent and other bills I may need some help finishing getting paid. We think this is the fastest and most easiest way for getting quick cash when needed. For me and my family this is our only option.

Cash advances that I've done in the past have helped me out in so many ways, from bill payment to groceries. This seems like to me to be the best and most secure way to borrow. I would probably have a few late fees if this wasn't an option for me.

I'll use the cash advance when I need help with bills like my credit card bills and light bill. So with the bills come in and when I get paid, this works for me a lot. I've just started a new job and this has helped me get back on my feet again.

Sometimes I need help with my medical bills, gas for my car and just everyday bills when I'm short. This has been a very good help for me because I don't always have the funds to take care of things. For example today my mom is coming in from XXXX and we need some extra cash for food while she is here.

The cash advance helps me with getting gas and food it is a big help for me and my husband because going from making XXXX dollars an hour too XXXX it killed us and still does it really helps a lot of people out and getting help in Florida you can't get though the state.

I lost my XXXX a few years ago and I'm still trying to catch up on things so the cash advance has helped me and my family get by at times during this time. At the moment I don't have time for another job due to my current work schedule so it is safe to say that this program has been a lifesaver for me.

My car note doesn't ever line up with my paychecks so I'll use the cash advance to keep it paid on time and then I pay it right back when I get paid. This really makes things so much easier than trying to get a XXXX job which I really don't have time for.

When I need help paying my rent or some of my bills. My job the work goes up and down so I really know how much I'm going to get on my check and the cash advance smooths things out for me as a reliable source to ensure all bills keep getting paid on time.

Whenever I'm really tight on cash I'll use the cash advance to help me out. Mostly its used to help me out keeping my bills paid on time which is a great help to me because my salary just was cut to a lower rate at work.

I get paid good money but today I'm just a little short and we have some sporting event to go to and I'm out of gas and we need to eat afterwards so the cash advance is helping me today because I'm in a bind.

I like to use the cash advance to hold me over until my next payday. Mostly I'll use it to help me out when I need help with any of my utility bills. This is much easier than trying to borrow money from my friends. If the cash advance wasn't around I guess I'd just have to hope that someone comes up with something like it.
There are times when I need help with some of my bills like rent, light and water bills. The cash advance is really my only options. If the cash advance ever stopped Id be in big trouble and I dont know what I would do.

With the high electric bill that Ive been having, the cash advance has been helping me out when they are more than Ive budgeted for. I think it very easy and I dont have to worry about having to have my credit checked. I suppose I could ask family but doing things this way it keep the responsibility on me.

I use the cash advance with all the car repairs that have been coming up lately. Its keeping it so that both my wife can stay on the road and working. We think this the easiest and fastest way to help us right now keep our cars in good repair until we get new ones.

Basically Ill use the cash advance when I need a little help with getting my mortgage payment paid when I dont have enough money to pay it. This, Ive found, is the most convenient way for my to get a little extra cash when needed. Plus, I think the fees are very reasonable.

I use the cash advance to help out my grandmother with getting her her medications. When she needs them I usually will be short so the cash advance allows me to buy them for her and pay it back when my next check.

Right now, the cash advance is actually helping me be able to help someone else out. Its fast and a no hassle way for me to be able to do this. I also like how the fees are right up front....nothing hidden. The short process of a cash advance is more appealing to me than a bank.

When my money just runs short and I need some extra money to get by to help me with bills, food and money for laundry, the cash advance is a fantastic way for me to be able to handle my financial short comings during the month.

The cash advance has helped me out in times when I just didnt have the money for something like getting a bill paid or if I needed some extra cash when Im low on cash. I dont have anyone to borrow from its great and it sure has pulled me out of some troubling times.

Bills and more bills is what the cash advance helps me out. Its my way of getting things taken care of and paid on time when Im just a little bit short like for example this one is to help me out with my car insurance.

With only getting paid XXXX a month and me having a hard time budgeting, Ill use the cash advance to make sure Im not late on a bill I may have forgotten about. It really is a good deal because the late fees would end up being more than a simple fee for a cash advance.

The cash advance helps whenever Im in a financial bind. Its alw there for me when I need it. With bad credit Ive found out that this really is the only option available to someone like me. It would be very difficult without this being there for me when any type of emergencies come up.

Right now Im having some car issues and the cash advance has allowed me to get it fixed. We have also used it for bill payments and even for food at times. With my credit situation the way it is this was the only thing available to me at the time.

With the way my insurance payment is due Ill use the cash advance as a matter of convenience because of the way my check comes in they never seem to line up correctly. Even a few times its helped me make my car payment. Its really been a lifesaver for me when Im in a pinch.

Ive used the cash advance to basically pay a bill when it falls on a week when I dont get paid. Its always there for me when an emergency comes up like a car repair or something like that. Its a great program for people who cant get a regular loan.

I only get paid every XXXX weeks and sometimes Ill have a bill that I need help paying and the cash advance is a great way for me to get it taken care of in a snap. Ive also used it in times when Ive had some car repairs that came up, again it happen in between when I get paid so Im greatful for the cash advance because its so quick to help me out.

Ill usually use the cash advance whenever I run short to get my electric bill paid. Has also helped me out with my moving expenses when I moved. I dont know what I would have done if it wasnt avail to me and my family.

There have been times when I had to take my children to the doctor and I didnt have the cash so right away I got a cash advance to my children were taken care of quickly. This was my only way to get cash quick so Im hoping its always around for me to use when I need it.
The cash advance has helped me out with a lot of my bills when I've needed a little cash to get them paid when I'm waiting for my next check. The cash advance was my only option at the time because I don't have any type of credit.

The cash advance helps me out with our XXXX we have at the XXXX. When we see something we like to sell we will get a cash advance to do that before we actually sell it. This keeps our cash flow even.

The cash advance has helped me many times with getting my utility bills paid...especially my electric bill. My hour aren't always the same at work so this is a big help for me and my child. My only other option would be to borrow from my mom or something like that.

Sometimes I just need some extra cash for either myself or to help me out with my bills. I don't have a credit card to fall back on so the cash advance has been a huge help for me. It also allowed me to not to ask for money from my parents.

The only thing I use the cash advance for is to help me out with my bills when I run short during a particular month. I don't really have any other alternative due to my credit and the pawn shop is out of the question because of their high rates.

Cash advances help me out when I have any type of emergency that comes up and I need to get my hands on some cash quickly. In reality I don't have many options at this point so I'm not quite sure what I would have done without it.

There are times when I've needed some help with some of my bills, especially when it comes to my mortgage payment and the cash advance has been my way of being sure I'm not late and its paid on time when I'm short that month. I would have probably hurt my credit without it.

The cash advance has been helping me get caught up on some of my bills as I'm going through bankruptcy so this is our only way of getting some extra cash to get through this rough time in my life.

I will only use the cash advance for XXXX things. XXXX its to help me out with my utility bill and the other is to help me pay back a larger loan I have out at this time. If it weren't for the cash advance also, I wouldn't have been able to help my sister move when she needed a little bit of help so this has been a great program at my disposal.

The cash advance helps me out sometimes with getting some of my bills paid such as a car payment or even my electric bill. I've found that this is much more convenient and doesn't require a long term commitment.

I have a pretty strict budget with being on social security and the cash advance is my only way to get through the month when something comes up when I need some financial help in the short term. I would be really hurting if this were not available to me when I need it. It's been a blessing for me and my family.

I mostly will use the cash advance to help me out with some minor bills that I'm just a little short on getting taken care of. I've also used it to help me with whenever I have any care issues that come up so I can keep it on the road.

I'm on social security and and I've had times that I've needed some help with something like a bill or other necessities that come up during the month. I only get a check XXXX a month so this is a tremendous help to me when I'm in need. It sure beats going to a pawn shop that for sure.

I'll generally use the cash advance to help me pay my storage unit in XXXX and to help me pay my yearly taxes on time. This was the quickest way for me to get the cash I need when I need it. I'm really glad this is available to me because with being on social security I don't have many options.

I use the cash advance because I'm on a fixed income and with the way my checks come in it really doesn't align with when some of my bills come due. I've found this to be a great way to avoid the late fees associated with being late. I fact they are way more than the fee for the cash advance so this really works for me.

I've had a series of life changing events that have happened lately and with my wife out of work the cash advance has been helping me and my family just be able to get by at times and be able to keep our house. This has been an invaluable tool for us while we get back on our feet again.

Whenever I need help to get through the month with getting a bill paid on time, I'll use the cash advance to make that happen and make ends meet. I find that this is an easy process and reasonably priced.

An example of what I use the cash advance for would be car insurance and even to help me out buying food at times. I've also used it to have some extra money when going on a trip or something like that. This is a convenient way to get some quick cash when needed.
With my son becoming ill and me being on a fixed income there are times when I fall behind on things and the cash advance is there for me to keep things going until my next monthly check comes. I choose this way instead of doing something long term. With the cash advance its good because once you pay it back, youre done with it.

Being a single person the cash advance is my back up plan when Im short on getting something paid or if I have and emergency that comes and I need some help. This keeps me from having to go to a family member or worse...pay late fees.

With being on a fixed income and Im helping support my daughter and her son its hard to make ends meet so when ever I need some help quickly, the cash advance has been a huge help to me and my family just to get by at times.

Im still trying to pull myself out of my XXXX over spending. I am using the cash advance to help me through this and also to help me out with some bills from time to time. This was the easiest and fastes way to get the help Ive needed.

Sometimes when my rent is due it doesnt fall at the same time of when I get paid so Ill use the cash advance to help me get it paid before I get my next check. Ill also use it for everyday items that I need during the week as well.

I live payday to payday and if even XXXX bill is more that what I thought it was going to be I usually will get a cash advance to help me out so nothing gets cut off or is late. I dont want to go to family because that turns into a big hassle.

The cash advance really helps me build my credit by always being there for me to make sure all my bills are paid on. It has also helped me out with all the struggles that come with moving down here to XXXX. I choose this instead of asking for any type of government assisitance.

The cash advance has helped me out when I have things come up like just recently a car repair. Its been a blessing for me whenever my bills are higher than expected. Im on a strict budget so just a little change can throw things out of balance and the cash advance is there to put me back on balance.

I use the cash advance to stay ahead on all my bills. Ive also used it to have some extra cash when we went on vacation. Without the cash advance I can tell you for sure that there would be times that my bills just would be late and my credit would be harmed.

We have needed the cash advance at times to help us out with our bills, and there were a few times when it helped us buy some groceries when we were out of cash after all our bills were paid. I dont know what we would have done without it because we dont have anything or anyone else to fall back on.

Whenever I have a shortage of cash in a particular month Ill get a cash advance to help see me through until my next monthly check arrives. This is great because its just a short term solution I stead of going to a back of a conventional loan.

With the way I get paid my bills come due in between when they are due so the cash advance has been a big help to me at times when Im short and waiting for my next check to come in. I think its much cheaper to get a cash advance than to pay a late fee or reconnection fee.

My check sometimes isnt enough to get all my bills paid and the cash advance helps me out to make sure those bills get paid. This is the only option that I know of where I can get the cash I need fast. I would just be late on my bills if it wasnt there when I need it.

We use the cash advance for getting us caught up on bills such as rent, water and electric bills when we fall just a bit short. We like how quick and easy it is to get so it solves are problems fast. We much rather do this instead of going to the bank.

The cash advance helps me to supplement my income when things get tight. Other than this I would have to borrow from family which we never want to do because its rather embarrassing.

With me being on a fixed income and the cash advance helps me with my cash flow so I keep my bills paid. Ive never had a problem and if I have a problem XXXX always helps me out and are patient. It would really be tough without.

I use the cash advance to help me pay some of my credit card bills because sometimes I just dont have enough because Im on a fixed income. Without this I would probably have my account overdrawn many times.
The cash advance to help both me and my boyfriend out when one of us may miss a little bit of time at work. Basically it will help supplement our income during that time until our checks are back to normal. We've borrowed from family before and it wasn't pleasant so this really works well for us.

With the way I get paid and I just moved here and got separated from my wife and the cash advance has helped me out in so many ways. I've used it for bills, gas for my car and to send money to my kids. You never know when you're going to have a problem so the cash advance is there for me in a flash.

I use the cash advance to help me out with so many bills when I need help. Things like my light bill, phone bill and even my car insurance. There isn't any other way for me to get this type of help because I can't get a loan with the way my credit is.

The cash advance helps me when my renters at my house don't pay on time. This helps me to keep my mortgage paid on time when they are late. I actually would probably have lost my house at times if it wasn't for this service.

I use to go to a pawn shop when I needed help getting some extra cash, but now I use the cash advance because its much less hassle and is a much better fee. I really like that I don't have to use the pawn shop because they really do take advance of me as opposed to the cash advance where they work with you when ever you have a problem.

Sometimes I fall behind on some of my bills and whenever that happens I'll go and get a quick cash advance to cover me until my next check. I have no other way of getting any other help like this so if it wasn't around I'd be in big trouble.

Sometimes I have a bill or expense that comes up and I need help getting it paid, like this time I have over a $XXXX electric bill and the cash advance is helping me get it paid right now. I like that it has to be paid back quickly and I just for a short period of time.

The main bill I will need help with from time to time is my car note. The cash advance helps me with getting it paid quickly and having some extra cash on hand until I get paid again. My only other alternative would be to get a XXXX job but I already work a lot with my XXXX job so I don't have any time. This is a big help to me.

I use the cash advance as my way to catch up on things such as bills or anything that pops up throughout the week or month. This is much better than trying to borrow from some like a friend or family.

Any bills I can't get taken care of when I'm in between checks I'll get a cash advance to pull me through until my next check. I've also used it for any type of unexpected things that come up. I'd probably have just done without which would really hard if this were to ever go away.

The cash advance has been a huge help for me when I'm short on getting a bill paid like my water, electric and insurance payments. I use to be late on my bills when that happens but now with the cash advance, that never happens and I've saved a lot of money avoiding late fees.

If we ever have something that comes up and we need to get it paid right away while we're waiting on our next check, the cash advance has made it so we can get it taken care of quickly. We have found that this is our only option so far.

The cash advance will help us a times to balance our budget when it gets out of wack from an emergency bill or XXXX situation. We don't have any credit cards or family in the area and the banks aren't easy to deal with so we very much appreciate the cash advance.

I've been having some issues with managing my money lately and the main reason I'll use the cash advance to help me help my parents and to help me with getting my bills paid when I'm not able to get to work and pick up my paycheck.

I usually will only use the cash advance at times when I'm running short on getting my rent paid. I have no idea or no other options at this point because I'm on a fixed income.

We are both on XXXX payments and there are times when we need a little bit of help to help us out when all our bills are all paid there are times when we need help with the everyday things that comes up. If this wasn't around we would have to make a choice between bills or food.
Ill use the cash advance for unexpected short falls and I need some cash to take care of it. This particular time Im using it to help me pay my car insurance. If it weren't for this Id probably have my license suspended. I dont have any other way other than the cash advance.

Weve used the cash advance to get us caught up on some bills that we fell behind on. I think its much easier than anything else out there and we arent able to get a signature loan due to our credit situation so this has worked out well for us.

Ive used the cash advance in the past to basically help me live. Mostly now I use the cash advance to help me with appliance repair or other type of emergencies that come up. I dont use it all the time but it sure is nice to be able to get quick cash when I need it.

With me being on XXXX and when something comes up like a XXXX issue with copay said or XXXX the cash advance is always there for me in my times of need. It really takes away all my stress. Its just enough at times when things are tuff.

When I get stuck the cash advance is my way out when Im in need of getting a particular bill paid or just need some extra cash to get me by until my next check comes in. I guess the only other way for me to is to work more and Im working on doing that.

This is my XXXX time using the cash advance and its really helping me out of a jam because Im short on getting my rent paid and today is the deadline. I dont want to go to my family for this kind of help because I want to be able to take care of this all by myself.

When I need help with my rent or electric bill Ill use the cash advance to help me out so either of those bills arent late and helps me avoid any late fees. With the way my credit is I find that this is my only way of getting this type of help quickly when I need it.

Basically Ill use the cash advance to help me out when I have an emergency that comes up like if a family member needs some help financially or something like that. This helps be able to help him out without messing up my budget for my bills.

When I need some extra cash to get me through the week and get by, the cash advance is my help for that type of situation. I think its way more convenient than trying to deal with the bank. If this wasnt avail I guess I would just have to deal with the bank but I really dont want to do that.

It has helped me in binds.

Payday advance loans helps me pay bills on time and help take care of my family and have a piece of mind.

Short term payday help in between payday.

Helping me great. The manager is excellent.

The loan helps me.

Payday loans have helped me when an unexpected bill comes up and when Im running low on cash.

Its very important for emergency expenses and catch up important budget expenses.

Payday loans helps me manage my small paycheck monthly.

Very convinient; it helps me pay my bills.

It has helped me by my bills and comes in handy when emergencies comes up plus much much much more.

Help to catch up bills.

This [Payday Loan] is helping me to pay extra bills that has come up.

[The Payday Loan] was a great help to take care of an unexpected home repair.

[The Signature Loan] helps get bills payed on time.

[The Bankline Loan] helped cover bills that needed to get paid before I received my check. I appreciated the help.
[The Payday Loan] is going to help me pay my rent

I am getting this [Bankline] loan to help pay for my sons birthday gifts. without it he would not get very much. it has also helped with bills & other things.

The short term loan is going to help us tremendously catch up on our bills & household needs.

[The Payday Loan] has prevented me from overdraft fees

Payday has helped me a lot. For example when your pay check doesnt come on time to pay your bills or responsibilities, coming here and borrowing money has helped me out alot.

[The Payday Loan] helped me pay my bills!

[The Payday Loan] helped me pay my rent/bills on time!

[The Payday Loan] has helped me by getting cash quick when i need it. For bills or to buy groceries. Its helpful when Im low on cash.

I was in need of money to cover school expenses and the process was easy and helpful. I got the cash I needed and the monthly payments were affordable.

This [Payday] loan was helpful because it provided leverage for myself to properly go on with my days.

Payday loan has been there for me in critical situations. Im very happy that payday loan was there to help.

This short term [title] loan has helped me to pay my last months rent for me to move.

[The] Payday [Loan] helps me in many ways. I have last minute expenses that I am not counting on and payday helps me get through the problem.

[The payday loan] helps with food presents and family cookouts

[The title loan was used for] emergency money for housing, food, car repair, medical needs.

the payday loans are a great way to help out with my bills during the XXXX and make it to where I can still afford gifts for my family

[The title loan] allowed me to stay above water until future paydays reflect increasing work levels.

[Title] Loan has helped me in need of money to pay unpaid bills and necessities for my household.

This payday loan has helped me take care of bills that I wouldnt have been able to.

[A payday loan] helped us pay bills when work was slow, and buy groceries.

[A payday loan] has helped me to be able to buy medication and keep my car going

[A title loan] has helped me pay unexpected bills when I had no funds available.

[The title loan] helps, make payment on student loan, put food on table, get gas to get to work etc.

Obtaining the title loan has helped us in paying bills, buying groceries.

[The payday loan] has helped me pay my bills as well as student loans that I have received

[The payday loan] helped my family with the deposit to our new place

[The title loan] help with Dr. & medical & prescriptions

the payday loan helped me to pay off some bills. (medical bills).

[A Title] loan will help pay SRP- and phone bills and also vechile maintaince.
[A title loan] helps me get bills paid on time and helps me to have cash to make it until pay day for gas & food.

[A title loan helped because] I have dental appt, today for myself and my son I need to pay XXXX% of the total.

[A payday loan] has helped by providing emergency cash for car repairs and late bills.

[A payday loan] help between pay days I avoid lots of late fees!

When I am a little short on $ for rent or bills or food, [a payday loan] helped me out. I wish I did not have to use them, but Im glad they are here.

[The title loan] has helped me with unexpected medical bills & so I could pay my rent.

My [title] lone helped me paid some bills and help me fix my truck.

[The bankline loan] helped with some bills I needed to catch up with.

[A title loan] helped in so many ways. Catching up on bills when in a bind. Especially during the XXXX

[A payday loan] has help me tremendously to pay on my past due bills in XX/XX/XXXX so hopefully I can get them under control in XXXX

[The Title Loan] gets me through till the next month, and helps pay all of my bills so that my family doesn't end up on the street.

My XXXX XXXX Checks have been short due to move and [I] have bills to catch up [the bankline loan] is helping me do that.

[The Title Loan] helped me out with some money problems I was having and help with me refrigeration in my car.

My experience [with a title loan] has been wonderful and has help me a whole with bills and getting caught up with them.

[A Title Loan] is great as a short term loan to get you pass the week pay it off on your next check. If you know how to use it it helps you a lot!

Yes, [the payday loan] has helped me by providing extra funds for my bills in-between pay days. I also refer it to several of my colleagues.

[The Title Loan] has helped me & my family in time of need. The transition of moving to the valley, it is nice to know Speedy Cash was available to help us.

The short-term loan saved me from being broke, when my paycheck didn't go into my direct deposit.

[The Title Loan] has helped us catch up bills and buy groceries.

Title Loans help me out since basically Im giving myself advance on yrly bonus & income tax return

[The Payday Loan] provide money that I needed to pay bills.

[Payday loan] helps me pay bills, sometimes with my personal expenses.

[Title Loan] Help me catch up on my Bills.

Sometimes my paycheck doesn't come and I have a bill come due and the cash advance makes it so I can pay that bill while Im waiting for my next check. I choose the cash advance because its so quick and easy to get. If this device wasnt around I guess Id just have to go to the bank and wait to see if it goes through.

Cash advances help people in their time of need. I use it to pay bills when I come up short on money. If cash advances were not available anymore, I am not sure how I would access extra money to pay bills.

The cash advance helps me out so I don't have to be embarrassed and ask my family for money. Its nice to be able to have the option of getting some quick cash when needed because I have bad credit so this is my only option with the loans I have already.
The cash advance in the past helped me out with my mortgage payment and now I use it for when I need help with things and I just don't have the money for. I'm almost to the point where I won't need it but it has been im just not comfortable asking my friends for any money. It also helped me out with my rental payment in the past when I was just a little bit short.

I generally will use the cash advance around this time of the month if I'm short on cash to get my rent which is due on the XXXX and I don't get paid for another week. I don't have any other options that I know of to get any type of quick cash like this when I need it.

I use the cash advance to help me out paying my medical insurance and expenses which continue to go up and up. My other option would have been to pawn something which I chose not to do.

Depending how the bills come in or when my check is late because I'm on commission, the cash advance allows me to stay on top of things. It's a really a safety net for me and my family. I have a lot of credit issues so the cash advance is the only thing I can use to get help.

Some of my bills I need help with because I fall behind because I get paid every XXXX week. I don't have any other option than the cash advance. It's been a really big help to me and my family.

I live on a limited income and the cash advance helps me to pay my rent in a timely manner. Without good credit it's hard to get anything else right now. I don't have any other option if this were taken away and I'd be in big trouble.

I use the cash advance for getting my bills paid on time. Being a XXXX vet sometimes things come up and instead of waiting to get something taken care of late since I only get paid XXXX a month, the cash advance allows me to get it done quickly.

CashNet payday loans is harassing my parents, family, and myself for payment on a loan that was never applied for and never received. They have refused to produce any paperwork from the so-called loan and are now saying that we owe XXXX% interest plus the loan. CashNet claims to have handed over the cash to me at their office in my parents' hometown. There is no office in this town, and I was living across the US at the supposed time of the loan, therefore could not have accepted the money. What do we do?

I use the cash advance to help me catch up on some bills when they fall behind. It saves me a lot of money by helping me avoid all those big late fees that would pile up if I was late. My credit isn't all that good so this is my only way to keep things going without falling behind.

The cash advance is a big help to me when I need some help with getting my bills paid like my rent and car insurance. I choose this way because it's easy and fast. I really don't have any other options right now when I need cash quick so I really thankful this is here for me.

I usually use the cash advance to help me out to pay for things like groceries when I've gotten all my bills paid and there isn't anything left for food or just the everyday things that come up. This is the only thing I've found to help me out quick when I need it.

I use the cash advance when I have deficiencies during the month. I have XXXX children that are in college and I help them out a lot so this cash advance program has been a great help for me to be able to help them. I like it because I can handle things myself instead of asking family for help.

I'll use the cash advance to get me through till my next check comes in to make sure all my bills get paid on time. I'll also get XXXX if I have any kind of car problems so that my car stays running and I can get to work.

I recently have a automatic payment coming out of my account and to make sure it goes through I'll get a cash advance so I'm sure nothing hits my account and bounces. I believe this to be the easiest way to get some cash when I need it. I don't know what I would do without it.

Whenever I'm in a tight situation the cash advance really came in handy with keeping things paid on time or when I have an emergency that comes up. This is a quick and easy thing to do when I need some extra help. This keeps me from having to borrow from any of my friends or my family.
There are times when something comes up and I'll need some extra cash for a bill or something and the cash advance is my safety net to make sure all things are paid on time. I wasn't able to get a regular loan so the cash advance has worked well for me in my situation.

If ever I need a little bit of money to help me out with maybe a bill or really anything that might come up. My work no longer will give out any type of advances so this really is our only option at this point.

My check comes in every XXXX weeks and there are time when I'm between checks when I need some help paying for a bill or just need some extra cash to get by on and the cash advance helps keep money in my account and in my wallet. I don't want to go into my savings account.

My bills tend to come due before my check comes in so the cash advance is my way to help get them paid while I'm waiting for my next check. It also helped me out a few times with some car repairs. It's hard to try to borrow from my family because they don't have it to lend.

When I need some help with XXXX of my monthly bill the cash advance helps me out a lot to get it paid so I don't fall behind. This works out much better for me rather than trying to borrow from any of my friends.

When were short because of our hours being short at work the cash advance helps us out with keeping things paid on time until our hours go back to normal. We like the fact that it's just for a short term and we are really just borrowing from ourselves.

The case advance has helped me keep on time payments as well as in good standing with my credit. If it wasn't for them I would be last on several bills, maybe even having disconnections. Without the cash advance program I would be forced to have late payment fees and cancellation/disconnection. This would be a negative factor for me credit.

If ever I need help with some of my bills, I'll get a cash advance to help me out. With the late fees as large as they are the cash advance is a great way for me to stay out of financial trouble.

The cash advance has helped me out a lot of times to help me avoid late fees and to keep a little extra cash in my bank account for emergencies. It has helped me out in some pretty desperate situations like when I had some home repairs that needed to be taken care of quickly.

I'll use the cash advance only when I need help with a bill or when something comes up and I'm short on cash to get it taken care of. This is the only thing I can use to get some quick cash. People need some help sometimes and I'm one of them so I'm really glad it's here for us.

The cash advance is very convenient to help me out with my bills since I'm now on social security and have recently gone through a divorce. This my short term fix when ever I just need XXXX dollars to tide me over.

Since I've started getting social security I have a limited budget so when I need help paying something or I get in a little financial bind, I'll use the cash advance to get me some help real quick and put me back on track.

Sometimes I'll use the cash advance because I need help getting the rest of my bills paid on time while I'm waiting for my next check to come in. It works for me because its short term and needs to be paid back quickly instead of a long term loan that drags on and on.

The way my bills are set up its sometimes hard to get them all paid at once so the cash advance has always been there for me when needed. This helps me keep the cash flow in the positive way so my bank account doesn't go in the negative.

The cash advance has helped me out whenever I've had some car issues and needed to get it fixed quick so I could get to work. With the way my credit is I can't really get a loan from my bank so I really don't know what I would have done if it wasn't available to me in those times of need.

There are sometimes when I'll have a bill that's due and its in between when I get paid so Ill use the cash advance to help me out for a little bit so I can avoid paying any late fees. I really think this is my only option because I can't borrow something short term anywhere else.

I'll use the cash advance to help me out with my car payment when I run short and need to get it paid real quick. It was an easy process and its much easier than to go to a bank where its a long drawn out process.
Once I pay all my bills there isn't much left over for the everyday things that come up or if I need something, the cash advance has allowed me to have the extra cash I need to get by when things are tight. With my daughter and granddaughter living with me this is a vital backup plan when I need some help.

I'll normally use the cash advance to help me out with my house payment when I need some help getting it paid and I'm short on cash. This is much cheaper than when I use to pawn my jewelry. Its also much less hassle.

The cash advance helps me out big time. It helps me out with all kinds of emergencies. Just recently I needed to have some dental work that had to be taken care of quickly and the cash advance was a sure and fast way to help me out when I don't have the money needed.

I'll generally use the cash advance when I need to catch up on some of my bills when I run short. The only other option available to me would be to sell something or maybe pawn something. Its been a huge help to me in my rough times.

The cash advance has helped me out in so many different ways. I've used it to help me pay my rent, to help me get my car fixed and even to be able to send money to my daughter who lives in Georgia. its really been a lifesaver to me and my family.

I can't get a loan because I don't have good credit or collateral so the cash advance has always been there for me whenever I need money to help me with either my bills or really anything that I need help with.

I'm using the cash advance to help me catch up on my child support. I've also used it to help me out with a car repair that came up right when my car payment was due and I needed some extra cash to get it fixed.

I use the cash advance to help me when I'm short on cash and it keeps me flush with cash whenever I run low. I use to borrow from friends but really its much less of a hassle to do a cash advance than to go through all that.

Very helpful and friendly.

Very helpful service. Important because it helps my daily bills. Gives stability.

It helped me a lot every time I need it. People here are very nice and helped.

Its short term and much easier than going to a bank of loan agent

They have helped me in time of needs.

They are a big help always there when I need extra money to pay a bill.

When we need some help with getting our car payment or electric bill paid, this is when we turn to the cash advance for help. We find that its very reasonable to get this type of help in a pinch. Once we get our income tax check in we should be fine unless something drastic comes up.

I mainly use the cash advance to help me pay my bills when some of them fall on the week I don't get paid. I have chosen this way to handle my cash shortage because of the convenience of it. I don't know what else I would do right now if this wasn't around.

When I need some extra money to help me get through the week, I'll get a cash advance to help me out. The cash advance is really our only option at this point in our life and it would be a struggle if this weren't there for us.

Typically I just use the cash advance to help me out with paying some of my bills from time to time. The ease of being able to get quick cash like this is great. Id much rather use the cash advance instead going to a pawn shop and taking the XXXX of losing something important to me.

Generally I'll use the cash advance to help me out with my car payment. This sounded better to me than going to a bank and getting a loan. Im trying to budget things a little better but its nice to have as a backup plan.

We use the cash advance for whenever we want to go out or want to do something special like going to the Daytona XXXX. It has also come in handy and we needed to purchase some plane ticket quick due to a death in the family.
I will use the cash advance to help me with some small bills and even for some groceries. This is an easy process and you don't have to go through too much to get the cash you need. My only other alternative would be to try to get more hours at work but that's not easy.

I have a daughter in college and I will use the cash advance from time to time to help her out with the things she needs. This is a great way for me to get some extra cash instead of running to my family for help.

Lately I've been having a lot of car repairs that have needed to be taken care of pretty fast and the cash advance has been helping me out getting those repairs taken care of. Also, I've used it to help me mom out with her electric bill.

I'll normally use the cash advance to help me with my electric and water bill. I like how quick it is. This is a much better way for me to get these things taken care of rather than asking someone from my family for help.

Usually I'll use the cash advance to help cover me when any unexpected bills pop up and need to be taken care of quickly. I've chosen to go this route because of how convenient it is. I'd much rather do things this way instead of using my credit cards.

When I need some help paying either my light bill or phone bill then I have turned to the cash advance to help me get them paid. I've chosen this way due to my credit rating. I would probably panic if this were ever taken away from us. It would be safe to say that I do not have any other options.

I recently had some things that needed to be taken care of quick and the cash advance was there for me to get them taken care of. If it wasn't for this I know for a fact I would have had a few of my utilities shut off. Me and my husband don't have any family to borrow from so this was all we could do.

When I have an emergency bill that comes up and I need to get it paid right away, I'll get a cash advance to help me pay it quickly. The fees are good and it's very convenient. I don't have any other alternatives to fall back on.

This has helped me a lot, I have had to go on XXXX a few times and it comes in handy.

Very great service

They are nice people when I need help.

I'm retired and the cash advance has helped me at times to be able to pay some of my bills. If this were ever taken away from us I can tell you I would just have to sweat it out but I'd be late on bill and have to pay late fees that would put me further behind.

The cash advance helps me out with some of my bills like my water bill and groceries. Right now my husband isn't working so I'm the only one bringing in income so the cash advance is helping us out through this rough time. It's really helping us avoid late fees or risk having something cut off.

Sometimes I have a short paycheck and the loans help me until my next payday.

When I have some bills I need help with and I'm in between paychecks I'll use the cash advance to help me out so I'm not late on any of those bills. If not for this service I suppose I'd just have to make some sort of arrangement with the people I know and I would most likely have to pay some sort of late fees.

When ever I need some extra money and I'm still waiting on my check, I'll use the cash advance to help me bridge the gap at times so I can either pay a bill or even buy some groceries. I choose to do this instead of the last resort which would be to borrow from loved ones.

The cash advance helps me to get my bills paid at the right time when I'm running short on cash to do so. I would probably have to get some sort of loan from the bank or work more hours if this were ever cancelled.

I've had some medical issues and some of my bills had piled up so the cash advance is helping me get caught back up now that I'm back at work. Without this my catch up plan would take much longer than I want.

When I run out of money and I don't have enough money to get some sort of Bill paid on time I'll use the cash advance to help me out. I would be in big trouble and probably my light bills would be cut off if this was not around to help me out.
I use the cash advance to help me with having some extra money because once all my bills are paid there really isn't enough left over for this things I need or want to get. If this were ever taken away I'd probably have to borrow from a friend that lives with me.

The cash advance helps me out because with my job I travel around a lot and the cash advance helps me with gas and food expenses until I get my expense check in. At this point I really don't have any other option to make this happen and would probably be late on some bills if not for this service.

When I need help with my electric or phone bill I'll get a cash advance to help me out with them until my next check comes in. I've also used it to help me out with groceries when I'm just a little short on cash.

I use the cash advance to help me out when I need some extra help with my bills and I'm short on cash. If not for this I'd probably have to go and beg my son for money and I also don't want to do that.

Cash advance helps me pay monthly bills while in school. If the advance were gone I would have to get another job while in school full time.

The cash advance helps me out whenever my car breaks down or I have some last minute expenses that need to be taken care of quickly. I'd much rather take care of things myself than going to my family for help. It's much better than going to a bank because it's much less hassle.

I use the cash advance to help me pay some of my bills like my mother's XXXX payment and other things that pop up and I'm not expecting it. I think it's a great product because it's quick and easy. Other than this I'd probably have to get a loan from a bank.

I will normally use the cash advance to help me out with my mortgage payment when I run short. I would probably have to borrow from a family member if this were ever taken away.

I use the cash advance for normal everyday things like bills and groceries. My only other option would have to borrow from my mom which I truly don't want to do.

Hello,

I would like to file a complaint but I am using this page because I did not obtain any funds from "Cash Advance Inc," one of the company names they use when contacting me accusing me of getting a payday loan from them and they want me to repay by credit card or by issuing my bank account number. I do not owe this company for any payday loans, however they are threatening me with a warrant for my arrest or garnishing my wages. This company is fraud/scam artists which is listed online and this is where I located this file a complaint website. I appreciate your existence. I have made a previous complaint here but wasn't sure whether I listed the company that is involved name. I will not go further into detail here because I already have told my story but again I am hoping that this will put an end to the threats of warrants for my arrest or garnishing my wages, etc.

It is a shame to be harassed in any form and since they were not successful by telephone they have obtained my email address somehow but do not even know my name. Hopefully as I have state previously this will help to put an end to this and/or help others not to fall for this scam and give up their personal information.

Thank you.
If possible I would like the constant harassing contact to discontinue and for these individuals to be forced to delete me from their email list. I do not get any telephone calls from Advance Cash Inc. but now the threats by email are preposterous. It has caused fear to me in the beginning because of the way they threaten however I know for a fact that I have no connection with this company and by researching them online and getting your attention gave me reassurance that they are just scam artists and I thank you for being available as a way of possibly ending all of this mess.

I have never been given any funds from this company and they use to contact me and my husband by telephone, fortunately this has stopped. Now they have found my email address somehow and are harassing me through this channel. I hope that by telling this story it will help others as well as myself.

Ill use the cash advance to help me pay some of my bills like my light bill phone bill and cable bill. Sometimes I need it to complete the rental payment. I guess if the cash advance was not here anymore my bills would just have to be late because I dont have any other way of helping myself out.

I always get paid a week after most of my bills need to be paid so the cash advance advances me the money so I get them paid on time until my check comes. I dont need anything long term, just short term every few months or so.

The main thing Ill ever use the cash advance for is for my rent and phone bill when I dont quite have enough money to get them paid. My very last option would be to borrow from my parents if this were ever taken away from us so I hope it doesnt come down to that because I like taking care of things myself.

The cash advance has helped me out in so many ways from using the money to fix my car to what Im using it for today to purchase a plane ticket because I need to go and see my sister XXXX. This is my only option to get quick cash when I need it.

Sometimes with the way I get paid XXXX and the cash advance helps me make sure that all my bills are paid on time u til my checks come in. So this is my way to make sure that there are no interruptions in my monthly budget. His really helps me to avoid all the bad things tied in with being late on my bills like late fees.

I use the cash advance to help me with bills around the house and for helping me out with some of my medical bills when they come up. Ther have been times where I've used it to but food too. If this service wasnt around I would just have to be late on my bills when I run short because I just dont have any other way to get some extra cash when I need it.

I live on a fixed income and there are many times when me and my husband needed to use the cash advance to help us with paying for our medications and even to buy food. We really dont have anyone else we can borrow from so this has been a blessing for us to have to fall back on.

The cash advance at times keeps me going with my bills and for things for my kids when I just am running short and need some help. Its used for all sorts of things even to help me put gas in my car so I can get to work.

When I have gaps in my pay and I need help to keep my bills paid on time ill use the cash advance to help me fill those gaps. This helps me be from being totally broke and gives me a sort of peace of mind having it available to me when I need it.

Im self employed and sometimes I have to wait to be paid by my customers and the cash advance at times will help me get by while Im waiting for those checks to come in. So at this time this our only option to help us out when we need it.

With my wife recently being out of work the cash advance has helps us to be able to meet our obligations with getting our bills paid on time and to be able to put food on the table and gas for the car. Im already working XXXX jobs so this is our only way to keep things going.

The cash advance has helped me out on many bills when I just didnt have enough to get them paid. XXXX time I also had to use it because after all my bills were paid I didnt have enough money to buy food and the cash advance helped me be able to eat until I got paid again.

If ever I have any extra bills or Im just tight on money until my next check comes in ill use the cash advance to get me by until my next check comes. Im in the process of redoing my budget so I wont have to use this but its nice to have now when I need it.
I will use the cash advance to help me out with my phone bill and electric bill and even to help me with some of my rental payment. It has been a very quick and easy process whenever I've needed it which is nice. I use this instead of going to going to family or trying to get a loan with a bank where credit is involved.

I use the cash advance as my emergency backup plan. Like today I need to get my car towed and the cash advance is here for me to take care of this real quick since I won't have the money until Friday. I think its a simple way for me to get the help I need when I need it.

The cash advance helps me out a whole lot by helping me with my bills when my paycheck is lower than I thought it would be. I think the fee is more than reasonable to pay back. Im guessing that if this were every taken away I would have some bills at times that would be very late and then Id risk something shut off.

Say like when my check comes in after a bill is due the cash advance is very helpful to me to keep all my bills current and not fall behind. Its been a huge help for me whenever Im in need of some money and I hope it is a round for me in the future.

I use the cash advance to help me out with some hard times that Im going through right now. Its help me stay on top of my bills during this time. Basically the only other option would be to borrow from a family.

When I have a bill that comes up and Im short and need to get it paid right away Ill use the cash advance to help me out until my next check comes in. Its a quick method and a lot less paperwork than trying to get some sort of other type of loan. Plus regular loan require good credit for.

I have a good job and get paid XXXX a month and I have a lot of medical bills so the cash advance really helps me out when Im waiting on my check so that my checking account stays in the positive. I really dont know what I would do without it and it gives me peace of mind.

I only get paid XXXX a month and not all my bills fall on the XX/XX/XXXX, so when I need to get a quick loan against my check, Ill get a cash advance to help me get by. Im unable to get any other type of loan so Im great fun for this being an option for me.

we try to cash my husband retirement check at our bank they will not cash it because we dont have enough to cover it is drawn on another bank that we dont have account with

my husband receives check each month from XXXX for retirement bank will not cash it because our account doesnt have that much to cover it is that fair it is drawn on another bank

Mostly Ill use the cash advance for bills and household supplies. I have a little child and its even helped me buy diapers. So in order to avoid late fees that is actually larger than the fee for the advance so this helped me and my family out greatly.

There are times when we need money when we run short in between paychecks. Its generally use to help me with bills like my rent. Id rather get the advance instead of asking my mother for money. It really makes it possible to stay a float when funds are low.

Sometimes I use the cash advance to help me out with getting a bill or something like that. Ill even use it to buy some food when Im out of money to go to the grocery store. I would probably have to ask for some money from my church if this wasn't available anymore.

Extra Money when unexpected expenses occur.

To pay car insurance that was due for XX/XX/2015

The cash advance helped me out XXXX time when I had a large car repair that I needed help paying. I like the fact that its short and sweet and not a long drawn out process. The fact that its available and quick and it really works for me whenever I need it.

I would like to light bill, cell phone, rent, gas bill. Thank you.
It has come in handy when I need extra funds for car repair.

It has helped me out when I fell short on cash in XXXX the week and I am able to get it fast.

I will usually only use the cash advance to help me pay my light bill which will be due some months. I think the banks are a bad idea because they really don't work with me and their interest is too high. I could get some extra money from my daughter but I really don't want to burden her with my bills.

The payday loan helps me pay some of my bills until I get paid again. It's been very helpful.

It has helped me tremendously with a variety of things such as paying a bill that was due before my next payday.

Well, The payday loan has helped me get to some tight times. Between paydays and with bills.

The cash advance helps me pay my bills because sometimes they are due before my check comes in and this is my way of getting them taken care of fast without any hassle. I'm trying to save more money but it sure is good to have this service to fall back on when I need it.

Primarily I'll use the cash advance to help me out with my electric bill and for food. After all my other bills are paid for I don't often have enough money to get by on. There is no other option for me so I'm very grateful for this being here for me.

I was going through a job transition and my pay was all messed up plus I was moving at the time and the cash advance was my savior. I can say without a doubt I would have been homeless and without a job without it.

The cash advance is very helpful to me if I need some extra cash for the things that come up during the week or if I need help getting a particular bill paid. I think its very convenient and its a simple process instead of going through a longer process of a conventional loan. I would say for now its my only option.

Sometimes my bills come due before I get paid and the cash advance helps me get them taken care of while waiting on that check. So the cash advance helps me avoid the large late fees that would follow if they were paid late. There really aren't any other options for me at this point.

I use the cash advance to help me out whenever I have some car repairs that need to be taken care of quickly so I can keep my car running. Its much more convenient to do things this way than to borrow from a family member or even a friend. I really don't have anything to fall back on so this is a lifesaver to me.

I try not to use my credit cards too much and in order to keep my credit score in good standing I'll use the cash advance to help me out XXXX times a year. I like the fact that its short term and can be gotten quickly.

I only get a small VA payment and I'm in SSA so I don't get a lot each month so the cash advance has helped me pay my rent at times when I run short. I have found this to be the easiest way for me to get the cash I need in a pinch. I've tried to get a job but at my age its almost impossible.

I generally use the cash advance to help me out with so many bills like car insurance and my medical bills now that I have XXXX. I refuse to use the cash advance on line and this payday loan system is just the best way for me to get the quick cash I need.

help me to pay my car note

need to order some car parts

This money mart has helped me and my family a lot. It makes it easy to pay things and pay bills, when you don't have the money right away. Help me with the water and light bill.

gas bill, lights bill, gas for car. Help me to pay gas bill and light and gas for my car.

The cash advance is my choice rather than getting a larger loan at the bank, plus the late fees that would happen if I was late on any of my bills would be more than the fees to do a cash advance.

I only use the cash advance when I find myself using my credit cards too much. I'll also use it to help me finish paying my rent at times. This is my choice to get quick cash when emergencies come up.
If I ever need some extra money to help me fill in the gap when I have some bills that need to be laid, I'll use the cash advance to help me fill those gaps. I don't need a large personal loan at a bank, just need a little help every now and then and the fee is very reasonable.

I use the cash advance to help me out paying some of bills when run short. I suppose that I'd just have to make do if it went away. I don't use it very much but it sure comes in handy when I'm in a pinch. It's also been a great help to me paying some of my lawyer expenses.

Mostly I use the cash advance so my bills are never late. I use to be able to get loans from my bank but I am unable to do that anymore. I really couldn't tell you what I would do without it because there are no other options left for me.

When I have things come up and I need just a little bit of help with my rent or even to buy some food. I don't have anymore credit cards which is not an option anymore. I guess the only other thing I could do is to get another job which I really don't have time for.

When bills come up that fall in between my paychecks the cash advance allows me to get them paid while waiting for the next check to come. I think it's quicker and easier than anything else that's available to me. I would be in trouble if it were ever taken away.

I like to get a cash advance to help me out with some of my bills when I need help and I'll also use it when I feel adventurous and want to go somewhere and I just need a little bit of extra cash to do so.

The cash advance helps me with paying my bills on time and keeping up with things for my son's classroom like field trips and etc. If the cash advance wasn't around these things wouldn't be possible to keep up with living pay check to pay check and we as a hardworking family possibly would be homeless.

When I need help finishing some of my bills the cash advance is there to help me with that until my next monthly check comes in. Since I don't have any te of collateral I can't get a loan from a bank so the cash advance is absolutely my only savior at this point in my life.

I'll use the cash advance to help me out with lots of bills like power, water, food... really just about anything that I need help with and need some quick money. I would most definitely have something get cut off if this were gone. I can't get this amount of money from family or friends.

When I'm short on my bills or something like that the cash advance helps me out to get them paid. I like that it's a short term type of loan rather than dragging something out longer. With my credit the way it is it would probably be pretty hard for me to get a loan from the bank.

When I'm in need to get a particular bill paid and I don't have the money to pay it right then, I'll get a cash advance to pay that bill. I've tried asking my family or my boss for money but they won't lend it to me so this is my only option of getting some extra money when I need help.

I primarily will use the cash advance to help my pay for some groceries and to buy some medical supplies I need every month so this has been a lifesaver for me. My only option would be to to XXXX for help.

I've had some situations in my life when I've needed some quick cash to tide me over until my next check comes in. I use it to buy a plane ticket to go see a sick relative and also help me out with doctor bills for my kid. It would be very very difficult without it. With the prices of everything going up its just a nice safety net for.

When I have things that come up that aren't budgeted for or are out of the ordinary I'll use the cash advance to ease those situations from my life. My only other thing to do would be to borrow from friends which I'm just not comfortable doing.

I have a small child and when I run out of money for whatever reason, I'll get a cash advance to help me out until my next check comes in XXXX weeks. It's not possible to work more hours because I don't have anyone to watch my child so the cash advance is a big help to me.

Cash advances help me out with my car payment and car insurance when I'm just a little bit short in getting them paid. It was easy and didn't require a credit check and I know I would be able to get the cash right away.
The cash advance really helped me out when my job went from fulltime to partime and now that I'm back at fulltime I probably won't need it. It sure helped me out during that time when I wasn't making the kind of money that I was accustomed to. It also helped me with moving expenses when I moved.

The cash advance helps me catch up on my bills when my check is short or if I need some extra cash for the medical situations that come up. With the way my credit situation is this is the only option I have for some quick cash.

Actually I use the cash advance to help me pay some of my bills and keeps a steady flow to ensure all bills continue to be paid on time. I don't have any other way or option for quick cash and help like this when I need it.

I use the cash advance to help me bridge the gap from when my bills are due to when I get paid. With XXXX jobs it sometimes helps me keep things going until I get paid again. I also use it to help out my family when maybe they need some help too.

I would die without the cash advance. I use it when I have car repairs that are more than my paycheck and I need to get it fixed so I can continue to go to work. I basically use this for when problems come up. I use this instead of not going to family or friends.

I use the cash advance to help me bridge the gap from when my bills are due to when I get paid. With XXXX jobs it sometimes helps me keep things going until I get paid again. I also use it to help out my family when maybe they need some help too.

I use the cash advance to basically get me through life by helping me out because after I get paid and all my bills are paid there is not much left over for food or anything else that comes. Because of our credit situation this was our only option at this time.

I use the cash advance for numerous things because with kids they have so many things that they need money for so this is a great tool for me to use when needed. There really wasn't anything short term that I could use.

I use the cash advance to help me pay some of my bills and keeps a steady flow to ensure all bills continue to be paid on time. I don't have any other way or option for quick cash and help like this when I need it.

I would die without the cash advance. I use it when I have car repairs that are more than my paycheck and I need to get it fixed so I can continue to go to work. I basically use this for when problems come up. I use this instead of not going to family or friends.

I move my bills around and sometimes I'll use the cash advance to pay some of my bills to make my payments early to keep my credit score up there. I like this option because it's quick, fast, easy with no hassle. It's much better to trying to go through the bank because of the long drawn out process you have to go through with them.

My bank account was compromised and had to wait for all of that to get taken care of and I used the cash advance to tide me over until my old account was unfrozen due to the identity theft. I choose this because the only other thing I could have done was to borrow from my ex and I really didn't want to do that.

I use the cash advance to basically get me through life by helping me out because after I get paid and all my bills are paid there is not much left over for food or anything else that comes. Because of our credit situation this was our only option at this time.

If I ever get behind on a bill or if I need just a little extra cash for something, I'll use the cash advance to get me buy until my next check. I suppose I could go to family but I like to be able to handle things myself. I can say I was very grateful when there was a time when I was a little late paying back and they really worked with me.

One time I use the cash advance to help out a friend but I usually use it to help me out with my bills when I'm short on cash to get them paid. It has been a big help leveling things out for me in the short term.

The cash advance helps me out with bills like electric and water. I choose this because of how quick and easy it is. We just don't have any other options because I'm the only one working in my family.

I only get paid XXXX a month and am on a fixed income and when things come in the middle of the month, the cash advance is there to help me out when I need it. I like that it's quick and its always there when I need it right away...no waiting!

If I ever get behind on a bill or if I need just a little extra cash for something, I'll use the cash advance to get me buy until my next check. I suppose I could go to family but I like to be able to handle things myself. I can say I was very grateful when there was a time when I was a little late paying back and they really worked with me.

One time I used the cash advance to help out a friend but I usually use it to help me out with my bills when I'm short on cash to get them paid. It has been a big help leveling things out for me in the short term.

The cash advance helps me out with bills like electric and water. I choose this because of how quick and easy it is. We just don't have any other options because I'm the only one working in my family.

I use the cash advance for numerous things because with kids they have so many things that they need money for so this is a great tool for me to use when needed. There really wasn't anything short term that I could use.
In order to not be late on a bill or to make sure that my checking account is not overdrawn, I will use the cash advance to make sure that I have a positive cash flow in my times of financial need. I think that this is the easiest way to get my hands on some quick cash when needed.

If ever I have a bill that comes due and I don't get paid for a few days after its due, I will get a cash advance to get that bill paid quickly. I think it's very convenient and the fee is very reasonable. If this was not available, I'd just have to deal with it.

I don't get paid a whole lot and the cash advance helps me out with making sure my bills paid on time. I'd be in a really bad situation if this were ever taken away. I probably have some utilities shut off.

Usually I'll use the cash advance to help me out with getting some bills paid. I'll also use it to help me out with my groceries when I don't have enough money left over after paying all my bills. This is a great program!

Sometimes I get backed up on some bills and the cash advance has helped me take care of some bill until my next check comes in. I think it's just a fast and easy process. I really have no idea what in the world I would do if this weren't around for me to use when I need some extra cash.

There are times when my electric and cell phone bill come in due and I'm not going to get paid until the following week so the cash advance is a great tool for me to be able to pay them on time. My only other option would be to pawn something, I guess, and I just don't want to do that.

The cash advance has helped me to survive sometimes. It seems that there are always things coming up especially with my car breaking down and I needed to get it fixed quickly or I would not have been able to go to work. If that were to happen, I would be tumbling out of control quickly so it's been a lifesaver for me to have this to fall back on when needed.

Whenever I get behind on my bills and with being a single parent, funds are pretty tight and I'll use the cash advance to help me out when I'm in need of some extra cash. I'm in school and work full time so I can't work anymore than I already am.

It is a sort of last resort. I know I can use a payday loan when an economical issue comes up. The service is fast and simple with a good explanation of the loan agreement terms.

I have had nothing but great experiences using payday loans. It's a great option when I get behind on major bills or when I need to pay to get my vehicle repaired.

I am going through a separate and I have a young child. It has been hard being able to get money in advance. Using a short term loan has helped me out very much.

I have used pay day loans often to help get me through tight spots - I have used it to get groceries, tires for my car, birthday presents and XXXX presents. It has helped me get to that next pay day a number of times when the economy is horrible.

When I need money for an emergency or something like that, I always get a cash advance to help me out. I have no idea what I would do without it because it's been such a great help for me whenever I'm in need.

I normally use the cash advance for paying some of my bills but I'll also use it if my parents need a little help. I've also used it to help me out when I've had a car repair that needed to be taken care of quickly. I think it's quick and easy. At this point in my life I really don't have any other option.

This loan is helping with some unexpected bills, a hospital bill. Thank You.

Getting a payday loan was stress free. I was able to put tires on my wife's car so her and the kids were safe to commute. I will be back to get winter tires the process is extremely helpful. Thankful for this service.

I got paid today but it wasn't enough to pay my light bill.
Payday advance loans have been extremely helpful to my family. Especially for those unexpected things that come up like hospital bills for emergency visits or school fees that come up XXXX a year. When you live paycheck to paycheck, those things are sometimes difficult to plan for. I've also used payday loans just to pay a bill that is due before my pay date comes like utilities.

I came in today to borrow money to purchase a new license.

I need it to pay my utility bill that was due XX/XX/2015. It would be turned off.

I recently moved and borrowing a payday loan enabled me to get immediate funds to pay for the moving expenses and get set up in my new place. I am able to get my funds before my paydate for a small fee.

I get the cash advance to help my wife out with getting the bills paid when they are due. It really comes in handy when I need it. I'm close to not needing it but I'm grateful for having it around.

The cash advance gives me time to get my bills paid before my next monthly check comes in. The piece of mind is priceless. I much prefer using this service instead of putting things on my credit card where I may only make the minimum payments. So it forces me to stay on top of my bills.

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Being able to borrow $XXXX-$XXXX makes going from paycheck to paycheck a much easier experience. Knowing that I have a safety net helps me to balance my money and spending habits.

The cash advance has helped me out a number of occasions when I was short on cash before I was to get paid. My credit isn't so good so I don't have the luxury of using credit cards so this works for me.

Sometimes I need some help with my bills and to make sure that they are paid on time I'll use the cash advance to help me out with my expenses and bills current. If this service wasn't around I would be ok but just think its easier for me using this to level out my finances.

I will normally use the cash advance to help me out with my bills before my next check comes in. If the cash advance was not around I'd be in a lot of trouble and would probably not have a roof over my head. I'm thing to get more work at my job but that's not always available.

I had an IRS debt that put me behind so I got a cash advance to tide me over until it was all paid off. It really helped me out of a hole I was in. In the process of trying to get more work so I won't have to do this again but if it sure helps out a lot when I need it.

It could be rent, cell phone bill or anything that comes up and I need some quick cash, the cash advance is what I'll use to keep me going from time to time. It's much easier than going to a bank or trying to borrow from my mother.

I'm a single mom that doesn't get child support and the cash advance has helped me out a number of occasions when I was short on cash before I was to get paid. My credit isn't so good so I don't have the luxury of using credit cards so this works for me.

If it wasn't for the cash advance I would have some months where I would have some bills not being paid. I'm XXXX and can't work so this truly helps me out when I need it. I could probably do without it but it makes things easier for me to use the cash advance because it levels out my cash flow.

We have a very limited income and recently my husband has had a serious medical issue and the medical expenses keep coming and the cash advance has been helping us stay on top of those and keeping them paid on time. We prefer not to go to family for help.

Generally I'll use the cash advance to help me out with some small bills come and I'm running a little short. I like how easy and fast it is. The fee is really reasonable and keeps me on top of my bills. I have a good budget in place but from time to time something will come up so this really helps out.

I use the cash advance for absolutely everything when I need some fast cash. The other day my car broke down and I needed to get a cash advance real quick to get my car towed. I don't like loans that have to be paid over a longer term and drags on for months.
February 12, 2015

It help with late bill, food, house needs, gas, lights. If the cash loan ended it would be hard to maintain the daily needs of a family of XXXX.

February 12, 2015

When I need help with any extra bills that I wasn’t able to pay off the cash advance allows me to do so. I find that its less hassle than any other way of getting some quick cash. Im trying to get some extra overtime to save some money so I dont have to use this.

February 12, 2015

Originally I use the cash advance to help me out with some car expenses. My credit stinks and this is the only way for me to get some quick cash. We just dont have any other options at this point in our life.

February 12, 2015

I use the cash advance to help me out with car repairs mostly. I use this because it doesn't require any type of credit check. I guess my only other option if this were taken away would be to borrow from friends which is never fun.

February 12, 2015

I use the cash advance to help me cover some of my payments until my next check comes in. My auto insurance is the main thing I need help with from time to time. I find thats its easy because it isnt that much and its easy for me to pay off.

February 12, 2015

This loan will help me pay for my car insurance and utilities. My experience at this office was quite pleasurable. Friendly and efficient service was provided by the person servicing my needs.

February 12, 2015

When I need help to help out with some bills or just help me finish paying some bills, the cash advance is my choice to make sure that those bills are paid. Its good thats its just a short term loan instead of something long term. I use this instead of going to my children for help.

February 12, 2015

helps me pay my electricity bills till next payday and get groceries for my house.

February 12, 2015

needed extra money to get through the week cause I dont get paid till Friday and needed gas money and lunch money.

February 12, 2015

The cash advance really helps me get through months when Im short on cash. Ive used it for helping me with my car payment and groceries. Ive also used to help out with paying for prescriptions and gas for my car. I dont know what I would do without it actually.

February 12, 2015

I get paid every XXXX and sometimes I need a little extra cash to make it until my next paycheck. I normally will use the cash advance to help with things like my light bill and car note. I like that I can only get a certain amount and not over extend myself so it keeps me dissaplined.

February 12, 2015

Cash advances help me with so many things like for food, utility bills or just about anything that I need some financial help with in a pinch. I would never have been able to get a regular loan at a bank because Im on a fixed and very limited income.

February 12, 2015

The cash advance has helped me out with the bills I have to get paid and since Im on a fixed income its come in quite handy at time. I tried to get a loan from my back but I was denied. I would defiantly suffer if not for the cash advance.

February 12, 2015

I will use the cash advance to help me out with late bills and my car repairs. I really dont know what I would have done without it. I couldn't get a regular loan so this was my best way of getting the help I needed especially for those car repairs.

February 12, 2015

I use the cash advance for all kinds of things. It helps me with daycare and my truck payment and even my rent. I dont have any credit so I cant go to a bank. Its also very nice if Im unable to pay on time they will work with me until I have the money to pay back.

February 12, 2015

I will use the cash advance mostly to help me pay my rent and light bill. I like thats easy and the fee is very reasonable. Its great because I can get the cash I need fast with no hassle. I dont have anyone else I can borrow from so it would be extremely hard without the cash advance.

February 12, 2015

When I run out of money and I need extra money to pay some bills Ill get a cash advance to get that money to take care of the things I need to take care of quickly. I like that the money is available to me right away instead of having to wait for some sort of other loan.

February 12, 2015

I use the cash advance to help me out with getting my mortgage payment paid on time. Its generally due in the off week of when I get paid. We will also use it to purchase groceries when all our bills are paid and there isnt anything left for food. Ive found that its much better than using the pawn.
Well I needed either a small loan or a credit card to build a XXXX to my house but because there are things on my credit report that are not correct well I bet you guessed it I cant get out of my house.

A short term loan is helpful for those financial moments between payday that can make life harder. It can be a huge help.

I have always had a good experience very good customer service helps me out a lot of time. I have no complaints.

There are times in between my paydays that I need help with some of my bills and I'll use the cash advance to make those payments so Im not late. Its easy, fast and exactly what I need.

The cash advance for me is used when I have some emergency situations that come up like right now I have a car repair that needs to be taken care of. Its great for me and my family because its fast and easy. Its also helped me when I go on trip and want to have some extra cash for gas.

I only make a limited amount as a part time employee and there are times when I need some help and the cash advance is my choice for that type of help when I need it. Its much cheaper and wiser to do things this way as apposed to having an overdraft fee of $XXXX.

Sometimes I run short on cash to pay some of my bills or to buy groceries so when that happens I’ll use the cash advance to get that quick cash I need. I choose the cash advance because its quick and doesnt require good credit.

I only get paid XXXX a month and sometimes I need a little help with getting some of my bills paid so the cash advance has helped me make sure they are paid. This is the only thing that I know of that can help me out fast.

My husband has been sick and isnt able to work so our income has been cut in half and the cash advance has helped us keep our home and basically stay on top of our bills. With our credit cards already maxed out this is our only option to get by.

I use the cash advance when I need some help with my car payment or other bills that creep up and Ive forgotten about them for some reason. It much better to use the cash advance instead of over drawing my account and getting slapped with large fees.

This loan would be very helpful toward one of my bills thats due, and its a very helpful and fine service.

This payday loan has always helped me to pay for my kids clothes, grocery, and some utilities.

My wife was unable to work which cut our income lately and the cash advance has helped supplement our income until her XXXX starts coming in. Its really helped us stay alive until this happens so this has been a lifesaver for us.

It has me throughout the times I fell short on money and needed extra money fast. Helped to pay light bill and insurance to keep our rent overhead.

The payday loan has helped me get caught up on my bills when I have fallen behind. The type of bill it helped me catch up on was my light bill, and I greatly appreciate it.

Helped me pay bills when unexpected expenses come up. Bills like my lot rent, electric, or car insurance.

It has helped me pay bills at times when I didnt have the money to afford them and has helped me for as credit build up. Help me pay my water bill for this month.

I really didn't have the money to get a new refrigerator and I got a cash advance to help me pay for this so I could put food in my house. It has also helped me with putting tires on my car and other bills that may come up. This has helped me out in so many ways and my only other option would have to borrow from my sister.

Recently my husband passed away and before that happens we used the cash advance to help us out a lot with paying for all of his medications. I really dont know what we would have done without it.

I use the cash advance to help me out with an assortment of bills like car payments and utility bills whenever I just dont have enough to get them paid on time. I really dont have any other option and this is truly the easiest and fastest help for me.

It helps me out with bliss and this is my first time doing it; lights water, cable.
Right now I'm in the process of paying off some bills that I've accumulated and I'm almost done getting them all paid off and the cash advance has made it possible for me to do so. This is really going to make it to where I'm going to be able to actually even pay some of my bills early.

I don't know what I would do without the cash advance. With how much I get from social security sometimes it's just not enough to get by. My credit isn't strong enough to get a traditional loan so this really works best for us.

I only use the cash advance to help me out with my bills. Since I'm on a fixed income there are times when I need help to hold me over until my next monthly check comes in. Most likely I wouldn't be able to either get a certain medication or something would be shut off if this wasn't available to me.

brakes and light bill. This loan is helping me to pay for my brakes in the car and light bill.

payday loans help me to pay bills and pay off bills. I owed to fix my credit score. It helps because it doesn't put me in more debt trying to fix the debt I already have.

help with utility bill. For this month. Glad I had somewhere to turn to get the money.

Pay on a bill that was due right then and there. Needed the extra money to help pay the mortgage ran short of funds this month because the home heater broke.

I use the cash advance to help out my newly divorced son who has XXXX kids and struggle at times so this is my way of being able to help out. I'll generally use it when he needs some money quick and I just don't have it at that time.

It helps me to pay my car payment until get paid again. This loan will help keep from falling behind. Previous check was short due to a decrease in hours. Next payday everything will be back on track.

I fell behind on my hours at work and fell short of cash and couldn't pay my life insurance policy. This loan helped pay my life insurance.

With my son coming home from school we just needed a little extra cash for when he is home with us. The cash advance provides us with the cash we need when we need it. We have also used it for car repairs or any other emergency situations that come up from time to time.

My husband is very ill. His medicine is very expensive and my income isn't enough for my bills and his medicine. This loan has helped out with my husband health issues.

I got XXXX wisdom teeth pulled, and the medicine was expensive. My payroll check wasn't enough because I didn't complete all of my hours due to being out in pain. This loan helped pay for my medicine.

The cash advance has helped me out in so many ways like with my medical bills and moving expenses. I'm in a position where I can't get a regular loan so in reality this is the only option that me and my wife have.

The cash advance helps me out a lot with bills that are due before when I get paid. I'll get a cash advance to get that bill paid quickly and not be late and get any type of late fees. I don't want to borrow from either a family member or friend.

I'm on a fixed income and have a child still at home that is in college so there are times when things either come up where I need some extra cash or an emergency comes up that I hadn't planned on so the cash advance is really my only option to help out my family and keep things paid on time.
My son borrowed $XXXX from an internet payday loan company because he was in financial difficulty and thought that it was a low interest -- it was. What they didn't make clear to him is there was a credit extension fee every XXXX weeks if he didn't pay off the loan which works out to an APR of a whopping XXXX% !!! If he made the minimum payment which they were drawing from his account, the loan would have taken many years to pay off. The loan statement did not disclose how long it would take him to pay off his loan.

The most recent statement showed a Balance Due of $XXXX. When he called for a payoff figure, he was told he could not pay off the loan for XXXX days. He was told he could not pay it from a different account. He was told the payoff was $XXXX but was not given an explanation of the difference between the Balance Due and the Payoff. He was able to use a different account only when he stated the original account he had been using to pay the loan was closed.

I would be glad to put you in touch with him if you want to follow up and learn more so others can be protected from this sort of abuse.

I got XXXX shots in my spine and this loan is helping pay to my outrageous doctor bill.

I missed a week of work, when I was sick with the flu. I didn't have paid leave. I was short of my electric bill money on my pay check. This loan helped me pay Entergy, so my family can stay warm.

It helps me with paying my health insurance and car insurance.

Needed money for my kids medicine that I didn't know I had to pay cause their insurance did not cover the medicine he needed.

It initially helped because my dryer went out. It helped to purchase a new dryer.

This loan helped me pay the repair, so I could get to work. I didn't need no credit check.

This loan is helping me pay for a traffic ticket.

It helps you get by when you are short on money. I didn't have enough money to pay my light bill so this helped me pay it and keep the lights on for my children.

I needed some extra funds to pay bills. Payday advance has helped me do such. My light bill and water bill was due and I had no other way to pay them.

Payday loan has helped me pay bills and buy gas and groceries.

Filled in a void when work was slow. Ran short of cash to pay utility bills the payday loan provided help because the XXXX industry is in a slow decline.

I needed this loan to help pay for my daughter's private tuition.

I'm in need of a plane ticket to go to my father's funeral.

Help pay for x-penses with my daughter's fee in school. Daughter has pay for graduation fees which are very expensive. The payday loan will help pay the fees on time. Has nowhere else to borrow the money.

It helps us when we need a little extra cash because of a situation like my stove went out and my element went out in my hot water tank.

It has helped me to pay my phone bill and other bills that are due before my payday.

I had a vehicle break down and the cash advance helped me get it fixed and gave me the time I needed to pay it back. I had no other options at that point so this worked out well for me. I would not have been able to get to work if not for the cash advance.

It has helped me to pay emergency bills, and situations like taxes. It has been very helpful.
The cash advance helps me make sure my bills stay current until my next check comes in. This is much quicker and definitely more convenient and I don’t have to go through my whole life history at a bank. I would have some issues if this were taken away.

I had to sue a travel agency because they literally stole money from me. Anyway we agreed on a settlement he gave me part of the money in cash and part in a check. I went and cashed the check on the check cashing place. After a while the check cashing place called me that I have to refund the money because the check bounced otherwise they will take legal action against me. So I don’t know who is responsible for those money?

I use the cash advance now instead of a pawn shop when I need some extra cash because it’s much more affordable and much less hassle. The bank would never loan me the little amount of money I need so I. Really glad this is available. Being XXXX this is the best way of helping me out when I need it.

When I have unexpected expenses that come like when my son needs something for sports or even when I had a car repair that needed to be taken care of quickly, the cash advance is perfect for me because it’s quick and has to be paid back on my next check.

During the summer the cash advance helps me out a lot because I’m a XXXX and my pay is all over the place so this really helps me keep up with my bills. Having XXXX kids it’s a need that is taken care of by the cash advance. I’d really be lost without it.

I normally use the cash advance to help me out with my car payment or my car insurance. I’ve recently gone from being a XXXX employee to a XXXX and I’m not used to taxes being taken out so this is helping me get adjust to the new way of getting paid.

I have a monthly income and after I pay my bill, money mart helps me have some cash until the next month.

Gota unexpected call to go back to work so need to get some things for my job

It helps me pay my tuition for school.

to assist with financial emergencies

We make sure that our bills are paid on time so that we don’t hurt our credit or get the huge late fees that would happen if we were ever late. It’s really helped us through the rough patch that we’ve gone through. We should be completely out of the need for the advance within a month or XXXX but it’s been a great help in the meantime.

A payday loan has helped me to capture bills that are due before my payday comes up. I would pay my car insurance, cellphone bill and light/water bills.

We are on a fixed income and we have had some times that I may run a little short and really without the cash advance I’d have to go without food or be late on some bills. The interest rate is affordable and it’s quick and easy to I can get it quick when I need it.

The cash advance has helped me with staying current with my utility bills when they are more than what I had planned with my budget. I don’t have anyone else to borrow from because I don’t have any family that is in a position to help me out when I need it.

I only use the cash advance when I’m short on getting my rent paid. It was the best option for us at the time. This is our only option at this point other than trying to get another job or something like that.

Usually I’ll use the cash advance to help me out with my water and cable bill. It really helps me organized with my money because my bills are normally due in the off weeks when I get paid. I find the fee to be very reasonable.

Short term loans have become the norms in my life. Pay checks are never enough to get through until the next. It is important to keep these businesses open for those who are less fortunate. Thank you!

Today I had to borrow money to pay my rent without a late fee. Have to pay to keep from being homeless.

I use the loan services to pay bills on time. The charges are less than late fees on my bills.

My phone bill was going to be shut off if I did not pay the bill today. I don’t get paid again for over a week so getting the loan was my only way of keeping my phone in service.
The small short term loans help me with unforeseen bills. The loan is very appreciated when needed.

Cash advance loans help me pay my bills on time.

The loan help me out when times are hard and when are cut back.

It has help me to get back and forth to work and back month to month.

Its important because sadly emergencies happen all the time and having a short-term loan ca help out in time of need.

My financial situation has changed a lot since my divorce and the cash advance has been helping me out with pretty much everything including paying my child support up to date. I'm still playing catch up right now but this has helped me out a great deal.

Cash advance saves me from being stressed out when it comes to paying my bills on time. I can always depend on Amscot when I am needing a cash advance. It is so much that you are able to do at Amscot including make payments on your bill. I really appreciate Amscot what would I do without them.

It helps me because when I am short on money to pay a bill that is due the loan comes in handy. To pay my car insurance.

This payday loan will help me with school expenses so that I may further my education.

This loan has helped with expensive medicine and pay a personal XXXX bill I am a senior citizen and on a fixed income, but has always paid back my loans from this location.

In need of getting my XXXX. I need this money for my dr visit

I have not been getting as many hoyurs as I should due to lack of work, so this payday loan comes in help when I'm low on gas and my car insurance.

I was short paying my child support.

I'm been going through some rough times and I have XXXX kids at home and there are a lot of times when I just need a little extra help with the day to day expenses that come up. I like that its short term and it doesn't check my credit which is not so good right now.

this payday loan will help me with food, gas and to make it thru the next week and wait until I get paid again. My car broke out of the blue and now I'm short on cash.

The cash advance helps me keep my car paid and now its actually paid off. I guess the only other thing I could have done when I needed money was to try to get another job but thats hard to do right now.

My daughter lives up north and sometimes I use the cash advance to send her some money to help her out. I'll also use it to help myself out when I get in a jam like with I a car repair or something like that.

Whenever I need some quick cash for anything that comes up...I'll use the cash advance to make sure things are taken care of and my bills are paid on time. Its really no hassle to get plus its quick. I really dont know what I would do without.

Its help me when I am short on medication. It allow me to purchase my medication.

The cash advance helps me get caught up on my bills. It really helps me when I'm short and keeps all my bills paid on time. It would be a struggle to get by when things ar tough if this were to ever go away.

Keeps me from being broke, so that I can pay my light bill today.

Sometimes things happen and your short so the cash advance takes and puts me in the position to keep things paid on time. This is my go to thing to do because I dont have any family in the area and the bank is no help so I'm greatful for this service.

When I run low on money because I'm on a very fixed income I'll get a cash advance to see me through. I just recently moved and the cash advance is helping me out with getting myself situated . Its more convenient the going to my bank. This keeps cash in my account so I dont bounce anything.
I just wanted to say I thank you all for allow me to be able to get this loan. Its special when Ive been having rough times but Im gratefull for the loan.

My experience here at Money mart has been awesome. I have been a client with this company for many years, It has helped me meet any needs necessary. I’m blessed to have help from a company that cares. Thanks
to help when I needed work on my car

It helpe when I need to pay a bill; my light bill

Normally my paychecks are aligned with when my bills are due but I just got a new job and its all off right now so the cash advance is helping me get back on track. I have also used it for some personal use. I dont like using my bank because they are so slow in the approval process.

My neice has XXXX kids and no job. She needed help with her kids and I made a payday loan to help her. It was very much needed at the time.

When Im between pay period.payday loan is there for me. Im a strong supporter to keep payday loan available

Since Im a XXXX mom and sometimes after all my bills are paid I dont have enough money left over for the everyday items like food and gas. I find this really easy and convent way to just get a little extra cash until I get paid.

The cash advance helps me get through to my next paycheck when I need some help getting my bills paid before I get paid. I feel like this is a legitimate way to get the extra cash I need. I guess my only other option would be to go to a pawn shop but thats not for me.
I am in over my head on internet payday loans. Every XXXX weeks they take out over $XXXX from my bank account. There seems to be no end in sight. I am struggling to meet my other necessary obligations. I have paid these people already XXXX the amount I originally borrowed. I dont know how to get off this cycle. It seems impossible to get them paid back. I need help.

Payday loans helps out when times are hard. So they are very important. This place has been a great help.

Arizona outlawed Payday Loans. So what happened? The loan companies just changed the name to Auto Title Loans, same interest rate and more security for the loan companies.

Make sure you dont let them pull the same thing when you do something about the usury. Also, the interest rate is usually said to be XXXX%. Wrong! It is more like XXXX%. People are not taking compounding into account. Compounding every XXXX weeks makes an incredible difference.

It has been beneficial for emergencies that occur in between pay period. Much needed service.

It helps when I am running short until my pay day. I am getting it to pay my gas bill.

Payday loan help me with paying bills or help me pay for school.

Payday loan help me with paying bills or help me pay for school. It helps me with paying bills on time. It is nice to know that there is someplace to go that is private without having to ask my friends or relatives for help.

The small loan helps me with the regular bills and emergency ones.

The short term (payday) loans helps me with paying bills on time. It is nice to know that there is someplace to go that is private without having to ask my friends or relatives for help.

The small loan helps me with the regular bills and emergency ones.

The payday loan has helped me pay overdue bills. I was out of work for XXXX weeks, and fell behind on bills so I'm very thankful for this payday loan-my light bill and gas bill.

Payroll advances help me make ends meet from one payday to the next. I no longer bounce checks or pay late fees. The charge of the loan is less than all the other fees I was getting hit with.

With school with bills and erc
1. school-books and supplies
2. bills demao and entergy
3. gas-transportation
4. etc- last minute things

A payday loan has helped me with unexpected emergency bills so that I do not have to borrow from relatives.

Owning a small business is stressful at times. If I have had slow time I need an advance to help with the bills. I can borrow and make ends meet until business picks up.

The payday loan has helped me tackle untimely and some hard times, as well as with bills that may come. It has helped me get on my feet. This month because my car note and repairs to my car happened at the same time.

Payday loans help me pay bills on time. It is no hassle to get the loan or pay it back.

With children-with daycare expense
With bills-light and water bill is due today
With work-was short on my paycheck this week.
Trip to Mississippi for a death of a family member.

Help pay rent, lights or whatever bill you need. Clearly help when you have no other resources.

Payday loan help me pay my ticket that really was helpful, bk it wasnt my payday.

Need to pay for my daughter dance classes.

When Im running short on my payroll check, this payday loan has helped out very good, so that I can pay my car insurance. My truck is needed to get me back and fourth, so my insurance has to be paid.

Payday loans help in a variety of ways, for example, sometimes not having enough for bills, they come in handy and maybe you spend all your money paying all your bills, and a payday loan will tide you over till your next payday.

This payday loan has helped because this is like an emergency and banks would not loan to a smaller unknown like myself even if I would pay back with no problem. Therefore, I am thankful to this place when needed.

I came to get a loan here at Money Mart to help pay for my moms funeral cost that werent covered in her policy.

Loan helped me with an unexpected bill that came up. If I didnt have the loan, it would have cost me an extra $XXXX.

Needed to get some safety gear before I go XXXX

payday loan helps me make my bills when I can pay all of them on time. Extra cash always comes in handy. Wonderful experience every time I come here.

I have received loans here for at least XXXX years and has helped me out greatly! Thank you. Everyone here is so helpful.

I needed a loan for property taxes. Thanks

When I was strapped for money Check Smart really helped

It helps with the bills I have to pay each and every month

Always convenient low cost loans to help with bills

Allowed me to afford XXXX scooters and a car when I needed a little extra.

I am very grateful for the loan services that I receive at Checksmart. Being able to take out these really help me when I am in a financial jam. Thank you for being here.

Check Smart has helped in my time of need but in reality you have to keep in mind to use it as a short time because if you dont it becomes a burden. Again though, checksmart has helped and if I didnt have them as an option I would be in a great hardship.

I typically come in when Im tight/ running low on cash. Im a college student living on my own, so getting these loans from time to time helps

Checksmart has helped me fix my truck

The loan has helped me in many ways. I needed new tires and it has helped with my daughter expenses.

Payday loans always been there for me when the unexpected has occurred. You have bailed me out of some very serious and unexpected circumstances that seriously continue to occur with no warning.

Im a XXXX and get paid XXXX and its rough to keep things organized and Im using the cash advance to help me out right now with paying my rent. Its an easy process, cut a dry and this way I dont have to worry about overdrafting my account.
This is only my XXXX time using the cash advance and like before, Im using it to help me catch up on paying some of my bills. Its the easiest thing to do and very convenient. Its a little uncomfortable asking my family for money plus I get to take care of things myself.

Because I only get money on the XXXX and XXXX of each month so I get a little short at the end of the month.

When Im behind and need to catch up on some bill the cash advance is my way of making sure things are right and taken care of. I never want to get a bigger loan so this is a fast and easy way for me to help myself.

It help me a lot thank you very much for your support and nice people working with the company

Without this loan i would not be able to pay all my bills and buy foods. I do this month.

It help me out for bills and stuff really help a lot.

A short term loan helps me when I dont receive my check on time. Its a great way to help with money financials.

When I need some money to help me out with my bills or to put food on my table the cash advance provides me with the means to take care of things quickly. I dont know how I would survive without it actually so I hope its around for a long time.

You name it... thats what I use the cash advance for. It has helped me out with some bills and times when I need to buy a tool for work and needed it right away. I like this because I can handle my shortage myself instead of asking for help from family or friends.

When ever Im out of groceries or I need help with paying any of my bills, the payday loan service is my way of getting quick cash when I need it. I would be depressed and lost without because I just dont have anyone else to rely on for help.

My pay at work goes up and down and the cash advance has helped me out a bunch of times. I think is very easy and convenient and doesn't check on my credit. It would be a huge struggle if it were gone and Id probably have my car repoed

I use the cash advance to help me either get ahead of or catch up when I need some extra money. Im trying to stay away from using my credit cards and thats what I like about the cash advance because its paid back right away.

Im in the process of building a house and Ive been using the cash advance to help me with some of my materials. Its helped me be able to not have to go into my bank account.

My wife and I use the cash advance for emergency situations when they come up. Like when I had a car repair that was over $XXXX and the cash advance helped pay for the repair so I could still get to work. We found it to be fast, easy and a no hassle way for us to ever get help financially when we need it.

I just purchased a car and the cash advance is kind of helping me out because it set me back a little bit. I dont like to ask anyone for help financially so Im glad this was available to me in my time of need.

I have a good budget but there are times when something comes up that threatens getting it out of whack so the cash advance helps me get things back in line and back on my budget. This is my only option and with kids I really need this.

As a landlord, I went to the bank of my tenant to cash the XXXX check issued for this months rent (The XXXX check was returned for insufficient funds). The National Bank - Citizens Bank XXXX informed me that I would have to pay a $XXXX charge to do so as a non-customer. I agreed to the charge and was going to take it up with my tenant. Then the teller asked me for a fingerprint on the check as a XXXX form of ID. My fingerprint, not on any criminal justice system, is NOT a XXXX form of ID. Is this request even legal? Is it fair or legal to charge a customer, who has arrived at the institution the check is written from, a fee for wanting to collect the money that the issuer has agreed to give?

I have a few bill that I need help with from time to time and I use the payday loan to help me out with them. I like that its so convenient at I can pay it back quick. My alternatives are limited so if this were ever taken away I suppose Id just have to manage.
The cash advance helps me out when I need help with getting some extra cash to pay bills and to help me with gas because my sister is in the hospital and we have been making a lot of trips to see her. I really dont have any idea on what we would have done without the advance.

I really depend on what I use the cash advance for. Sometimes its for bills and sometimes just to have some extra cash until my next check comes in. I really cant get a job because I have kids and I have to be able to spend time with them as well.

My husband is disabled and we are on a limited budget and we sometimes need a little help to get us through. Its helped us with car insurance, car payment, rent and my husbands prescriptions. We dont have any other alternatives because the people we know are in the same boat as us so we cant ask them for help.

Mainly the cash advance helps me out with my bills that come due in the part of the month. I like this because I wasnt committed to a long term loan and could pay it back quicker. It would be a big hassle to me if this was not around.

When my car payment or cell phone need to be paid and Im running a little short to get them paid, Ill get a cash advance to make sure they are paid on time. I guess without it I would just have to get by.

Basically the cash advance helps me when I between my times of getting paid and when a bill is due to make sure Im on time with that bill. At this particular point this my only option because I dont have anyone I could borrow from.

I will use the cash advance to keep my bills paid on time while Im epwaiting for my paycheck to come in and Im short on money. My bills would just have to be late if the cash advance is taken away from us. Plus I would probably have some overdraft fees to pay.

I like the cash advance because it help me pay my bills when I dont have enough money at the time to pay them. I dont have other options so this is my only e Way of helping myself out when I need some cash real fast.

Im involved in a timeshare situation and have been having some fees that have come up lately that I didnst expect so Im using the cash advance to help me out so I can get this thing sold. If not for the advance I would probably have to opt out of this and then I would loose everything that Ive already paid into it.

When my bills are due before I get my next check, Ill use the cash advance to help me out with that bill so I dont get any type of late fees. My bills would just have to be late if this was not around for me.

Lately my hours at work have been cut back to Ive used the cash advance to help me out with my bills in the meantime so that Im not late. Ive also used it whenever an emergency comes up and I need some cash fast.

I only get a check a month and with it being so low the cash advance has been a lifesaver to me and my son who is now living with me. There is nothing else I can do to get this type of quick cash when I need it so in reality I have a pretty rough time without it.

I like the cash advance because it help me pay my bills when I dont have enough money at the time to pay them. I really dont want to use my credit cards for these things because it too high of interest and takes too long to pay off.

The cash advance helps me out to complete getting my bills paid on time when I just dont have enough to pay them. This is something I really need because I dont have anywhere else to go.

My boyfriend hasnt been able to find any work for over a year so Ive been paying all the bills so when I run short and need some help, the cash advance is my choice to help me out with those bills. We choose to take care of things this way instead of going to ask by boyfriends mother for help.

The cash advance helps me fill in the holes when they come about when my check just doesnt cover everything. I Already have some larger loan out there so I didnt want to get locked in with another by going to the back plus this is much more convenient.
January 30, 2015

With living paycheck to paycheck the cash advance has helped us out with keeping our bills paid and staying current. Seems like this is the best option for us because neither my husband or I want to go to our parents and borrow from them.

January 30, 2015

Cash advance help me with a lot of the little things that come up where I’m just a bit short like groceries and gas. When I XXXX got the cash advance I didn’t have any other way to get any quick cash so this has been a big help to me whenever I need it.

January 30, 2015

I basically use the cash advance to just be able to live. I would probably loose so many things in my life and lose my place where I live without it. Sometimes I thing I’d be totally out of luck and without the cash advance my life would actually fall apart.

January 30, 2015

When I need some money fast and dont want to go through the whole credit process. It nice that I can get the money I need quick and just be in my way. I guess I would just have to struggle without it if it were gone.

January 30, 2015

The cash advance has helped me either catch up on a bill or even to stay ahead of a bill. I find the cash advance to be more economical for me than to risk having to pay a late fee which sometimes more than the fee for being late.

January 30, 2015

I use the cash advance to help me out with paying my utility bills when they are more than what I have budgeted for. I like that its so quick to get when I need it because the utility companies wont wait and they would probably try to turn things off if not paid on time.

January 30, 2015

Im disables and my situation is that sometimes I run short on getting my bills paid. I tried to get a loan from a bank but they dont loan anything that low plus they want to wait a longer time to get a larger amount which I dont want. To be honest with you, I dont know what I would do without it because my credit has been damaged from past dealings.

January 30, 2015

I have had sometimes when a bill is due before when I get paid so the cash advance has helped me pay that bill until my next check arrives. I like that it has nothing to do with my credit and this way I dont have to get a bigger loan than what I really need.

January 30, 2015

Most of the time the cash advance has helped me out with my bills. Sometimes I just dont have enough to pay them and when that happens Ill use the cash advance to get them paid until my next payday. I would probably have my lights turned off or worse, be kicked out of my apartment if this were ever to go away.

January 30, 2015

I get paid XXXX and the cash advance helps me budget my money to make sure all my bills are paid on time. Its not expensive and its easy and fast to get. At this point its my life its my only option. You just never know whats gonna happen and the cash advance takes all the worry out of it.

January 30, 2015

When I need help with some of my medical situations Ill get a cash advance to help me out with the bills and co pays. We like thats its quick and no hassle. The fee is not outrageous and is affordable to us. If this wasn’t available to use I guess we would be forced to get a regular loan which we dont want because it takes too long to pay back.

January 30, 2015

I use the cash advance to keep me current on my bills. With getting paid XXXX there are some months when my bills just dont line up with when I get paid. Also it help me out last week when my son XXXX and I didnt have enough for the emergency room. Its really helped me maintain my credit score.

January 30, 2015

When we are short on paying some sort of Bill or bills. I dont have any credit so I cant get a loan from a bank and cant borrow from anyone so this is my only way of getting some extra money to help me out. I have know idea what I would do without it except maybe try to pawn something.

January 30, 2015

I accepted $XXXX from American web loan and have been harassed at home,threats of court action at my work. They have called my daughter and son. They is a nightmare. They are now on my credit report. I have no way out of this. Enhanced Acquisitions XXXX, NY XXXX is who is is listed as the collections acct. on report.

January 30, 2015

With my rent and lights being my most expensive bills and I only am able to work XXXX days a week and the cash advance has helped me out a whole lot making sure they both are paid when they need to be paid. I would be in a really big mess if this wasn’t around to help me out.

January 30, 2015

I use the cash advance whenever Im just a little short on finishing paying my bills. It really help me keep my head uncover water with my bills. I dont know what I would do without it. I know if this was gone Id have many bills that would charge me lots of late charges.
150130-000240 January 30, 2015 XXXX holidays put us behind and so far the cash advance has been helping us get back on track. So now its really helping keep the bills paid. I always use this when I have any type of emergency that comes up and its always there for me.

150130-000222 January 30, 2015 When I need extra money to pay some of my bills off earlier than they are due, Ill get a cash advance to do this. I do this to ensure that Im never late and take away the chance of getting any type of late fees. I think it fast and easy.

150130-000211 January 30, 2015 Me and my wife are separated and I use the cash advance to help me out with getting my child support paid on time. I've also use it for the necessities that come up like gas for my car or even groceries.

150130-000194 January 30, 2015 I normally use the cash advance to help me out with my car payment. With behind recently divorced and having child support the cash advance has been a big help to be staying on my feet and keeping things paid on time.

150129-001978 January 30, 2015 I have a fixed income and a XXXX. Sometimes I have some unexpected bills that come up and the short term payday loans really help me out. It has helped with groceries and other things for my family. Thank you.

150129-001523 January 29, 2015 The cash advance has helped me balance my bills out when I need help. I cant get a regular loan because of my credit so this is my only option. Most definitely my light would have shut off at some point if I wasnt able to do a cash advance.

150129-001500 January 29, 2015 I use the cash advance when ever I need help with my bills, school and when I need to buy something for my kids when they need something for school. I would probably have to try to borrow from my family or something like that but I can tell you that that would be very hard to do.

150129-001495 January 29, 2015 My wife and I are going paycheck to paycheck and we sometimes we need help with our bills or when we need to buy some groceries. Its helped us at times to put gas in the car as well. It would be really tough without this at our disposal. With my hours going up and down this is a huge help to us.

150129-001403 January 29, 2015 I use the cash advance because after all my bills paid there usually isnt anything left over so it helps me get through until my next XXXX comes. This really helps me avoid late charges that I would get if I had to spread my money too thin.

150129-001371 January 29, 2015 I'm a single mom and things be tough and the cash advance makes sure that my bills are paid on time. Its much easier than trying to apply for any type of loan at the bank. I would probably go in debt quicker if it weren't for this.

150129-001026 January 29, 2015 I just use the cash advance for emergencies like when I needed a part for my car, had to but a new refrigerator. It works out good for me because I get what I need fast and, pay it back on my next check and then be done with it. Its much easier than getting a long drawn out loan from the bank.

150129-000976 January 29, 2015 When Im in a bind and need to pay for something in advance, the cash advance helps me get it paid while Im waiting on my next check to come in. I absolutely have no other way of getting this type of help. Its been a great help to me and would be lost without it.

150129-000782 January 29, 2015 I use the cash advance to help me out with my car payments or even my house payment when I run short in a month. We really dont have any other options and would be late on those payments and risk a poor credit rating if this were ever to not be there for us.

150129-000568 January 29, 2015 I normally will use the cash advance when I get an email from my bank stating that a payment is about to post and the money isnt there. Its saved me a lot of money in late fees from my bank and keeps my credit in the long run.

150129-000558 January 29, 2015 The cash advance helps me out when I have emergencies that come up like when my daughter had a major car repair and didn't have the money I got a cash advance to help her out. My only other thing would have been to overdraft my account which I just cant let happen.

150129-000543 January 29, 2015 I use the cash advance for any type of emergencies that come up like having to pay vet bills and when we had to go out of town quickly during the XXXX. I would have probably had to go to a pawn shop if this wasn't available to me.

150129-000441 January 29, 2015 When I need help with any of my monthly bills Ill use the cash advance to make sure that they are paid on time to avoid late fees and to ensure that my account isn't overdrafted because those fees are way more than the cost of the cash advance.

150129-000297 January 29, 2015 We dont have a whole lot of money left over after my paycheck comes and I tend to use the cash advance as a sort of cushion until my next check comes in. Its realy use as our "safety money" in case of any type of emergency pops up.
My check come speratically throughout the month and with being on a fixed income its sometimes hard to make ends meet. The cash advance has always been there for me. Its been great to help me avoid late fees that would have ended up being much more than the fee to do the cash advance.

Im on a fixed income and sometimes I need help. Im supporting someone else right now so this has been a fantastic way to get some extra help. This has helped until my XXXX start to come in. Ill also use the cash advance to cook up some food for my friends at the VA.

The cash advance helps out a lot, when we run a little short on money to take care of a bill or just need a little more to get by. We dont want to borrow from any family member or friends so this is are only option for theme being.

I use the cash advance to help me out with my expenses that come up I just need a little extra help at times. The cash advance was the only way for me to get the money I needed when I needed it. I dont know what I would do without it at this time.

With my husband being XXXX and we are both retired and on a fixed income, and when something comes up that we didnt plan on, well get a cash advance to get us through until our checks come in.

Sometimes Im short on money to pay my bills and when that happens Ill use the cash advance to help me out. I also will use it if I know something is coming up and I need a little extra cash. Its really the only way I can get fast cash when I need it. If not for the advance Im guessing some things would just have to be put on hold.

Im retired and dont get much money each month and when I run out before my next check comes in ill get a cash advance to keep me going until that happens. My only other option I guess would be a pawn shop but Id much rather get the cash I need with the advance.

I use the cash advance when Im running low on cash for gas or even for food. I think its very convenient and easy to get when I need money fast. Im working a lot more hours now but if ever they get cut again I know I can count on the cash advance program for help.

I use the cash advance to help me with my bills but mainly its help me keep my car fixed and on the road. This was the only place that would help me out and give me the cash I needed when I needed it. I would probably have missed a lot of work if the cash advance wasnt around.

Whenever Im sick and miss some work or I just need some extra help with some of my bills we will use the cash advance to help us get caught up real quick. I think its easy to to do and easy to pay back. If this wasnt around I would have to resort to asking family for help.

With me being on XXXX, there are times when I just need a little extra money to tide me over until my next check comes in. I really be stuck without it. I dont like to go to my children for help so its been a blessing for me to have access to.

When I have any type of unexpected house repairs where I just didnt have enough to get it taken care of, Ill use the cash advance to pull me through until my XXXXX comes in and then Im back to normal.

The cash advance has really helped me out when I needed to pay my electric bill. I cant go without power because of a medical condition my child has so this has been a huge help for me when I run short and need some help.

Sometimes Ill use the cash advance to help me out whenever I need just a little bit of cash. I like to use this instead of pulling money out of savings or my XXXXX. It makes sure that I keep my money right where I want.

The cash advance has helped me out recently with some of my medical bills that have come up. I like that it was right away instead of waiting for a bank to approve me. It would have been a mess without this.

The cash advance has helps me out with any type of emergencies that come up like car repairs or family emergencies when we have to go out of town real quick. I like that its a short term fix rather than something long term. I really dont know what I would do without it.

i only use the cash advance whenever I need help paying my rent or my electric bill. I dont have any disposable income so I really cant cut back anymore than I already do so Im extremely greatful that the cash advance is always here for me.
A lot of times our money will run just a bit short as we are XXXX on a fixed income so the cash advance is our way to get us by until our next monthly check comes in. We wanted to take care of our situation ourselves so we weren't a burden to any of our family or friends.

Ive used the cash advance at times to help me out with my bills. I try not to ask family members for money so Im glad this was available to be instead of having to go to them for help.

I use the cash advance to help me with some car repairs and I didn't have the money to get it fixed by myself. I chose this way to help me instead of going to a pawn shop where its mor expensive to pay back and I risk loosing my things.

A lot of times we will use the cash advance to help us finish paying our rent. Its an instant way for us to get the cash we need fast instead of waiting a few days for a regular loan. Are only other option would be for XXXX of to get a XXXX job which doesn't seem to happen.

With only getting social security Its hard sometimes to budget for things that come up that are unexpected. I dont have much room for error when it comes to my finances so this helps me out in a big way when those type of thing arise.

My bills are due at different times and dont seem to line up well with my paycheck so the cash advance helps me keep things level and them paid on time. It also helped me out when I lost my job. I dont want to ask for money from my parent and this way I can take care of things myself.

Typically I use the cash advance to help me make sure that my rent is paid on time because of Im even a day late it is $XXXX late fee. I like the cash advance because it has to be paid back nice and quick and I dont have any long term loan sitting out there.

I use the cash advance whenever I get in a bind especially when something comes up that Im just not budgeted for. I like this because its really quick and easy to get. This really work for me when help is needed.

The cash advance usually helps me out when Im in a jam and need some quick cash to get me through until my next paycheck comes. I think this is way better than trying to pawn something of mine.

I just purchased something that has left me short until my next check comes in so Ive gotten a cash advance to tide me over until then. There are other option like borrowing from friends but that will strain the bonds we have together. I would have lost my eBay privileges i i wasnt able to do this quickly.

I dont use the cash advance that often but when I did I generally used it to help me pay my rent. I chose this option because it was easy and convenient. I would have most definitely lost my apartment if this wasnt available to me when I needed it.

Right now Im using the cash advance to help me get my car fixed but Ive also used it to buy plane ticket so I can go to XXXX from time to time. With my family out of the country I really dont have anyway for them to help me out quickly when an emergency comes up so the cash advance is my safety net.

The cash advance helps us pay our large bills that come up in between out social security checks. We like doing this much better than getting a loan from our bank because its a longer process with that as compared to the cash advance which is quick and can be paid for in full on our next check.

Im a server and my paycheck goes up and down so when I need a little help the cash advance is my way to keep thing in good standing. Its helped us out with gas and an assortmNt of other things. Our only other option would be to get some money from someone else which we would rather not do.

I use the cash advance for absolutely everything. I choose this so I dont have to borrow from anybody and it keeps my business to myself. I know its helped me a lot when my car broke down and I had no other way of getting quick help like this.

Im on a limited fixed income and the cash advance helps me tide myself over until my next monthly check comes in. I think its very convenient and no hassle at all. Id much prefer to take care of things this way instead of borrowing from a friend.

My daughter got hurt at work and is out for a while so I am taking care of XXXX her and my granddaughter to pay her bills so the cash advance is making it possible for me to be able to do this. I wouldn't have been able to do this on just my SSA check to this has really been a lifesaver.
Sometimes when I run short and I have some bills that need to be paid and my hours have been less than what I normally get I will use the cash advance to get me through until I get caught up. I like doing this instead of getting a regular loan that drags out for a long time.

I live on a fixed income and without the cash advance I would be in big trouble and would probably have to live with family because there are times when I just cant make it with my income.

Generally I use the cash advance to help me out with my bills like my electric, water and even my rent. I dont have any other choice at this point if I need some quick money to help me with these things.

I pay my rent or my light bill or anything that pops up with the cash advance. Its been a much easier access to money when I need it. It really helped me out when I moved here from XXXX. With XXXX kids you never know when something is going to pop up so this is a great help for me and my family.

With the way me and my wife get paid it just doesnt match up with our bills the cash advance fills in the gaps for us until we get paid again. Also really helps us out when there are times when we arent able to get the full XXXXhrs at work.

The cash advance has been a savior for me and my family for car repairs, food or really anything else that we may need to get some. Its much better than hassling my my family asking them for help. Today it helped me get new tires for my motorcycle.

When I need help with some of my utulitiy bills or my rent, I like to be able to get a cash advance to supplement my income to be sure those things are paid. My only other choice would be to borrow from my family but they are sort of strapped too so Im not sure they would be able to help me.

I normally will use the cash advance to help me out with my bills because there are times when a bill comes in before my check comes in so this is handy for me to have at my disposal. Right now Im using it for my daughters birthday party and Im a little short on cash so this will make sure she has a great day.

I use the cash advance to help me balance out my financial situation when I run into some issues. This is really easy for me to get quick cash when I need it. I could probably get buy without it but it really just makes my life easier.
I had a fraudulent company call me AT LEAST XXXX times in the last week. Their phone number was XXXX. They never told me who they were, or a physical address to send a letter to in regards to get them to stop calling me. They claimed that I was under "investigation" for a payday loan that I've never taken out. They threatened me with felony charges and hung up on me XXXX times in under XXXX minutes when I asked for a company name and address. I spoke with a gal named "XXXX" and then a guy who said his name was XXXX. He finally told me the name of the company but never spelled it out so I'm not sure if I got it correct but I believe he called it XXXX & Associates.

When I spoke with XXXX, she told me I was required to make full "restitution" by XXXX Standard today via Visa or Mastercard only. After she hung up on me, I called back and spoke with XXXX who stated it needed to be paid today by XXXX Standard, but he said the only viable payment method was through a "Blue & White Money Gram Express Form" with my Name, Address, Email Address, Phone number, an ID Code he gave me and an Account number he gave me in the MINIMUM XXXX time payment of $XXXX + the XXXX charge from Walmart for the money gram.

I need to know who to speak with so I can get these fraud callers to stop calling me. When they call, its an automated system saying, "Hi my name is __________, We have information regarding your name and social security number, If you want to speak with a representative, please press XXXX" It never specifies who they're calling for.

They claimed to have done a full background check on me, Even gave me details on my background that are NOT public information. They told me my SSN, Drivers License Number, Old Address, Old Job, Phone number and more.

Who do I speak with about this? Its very disturbing to know that a random company has ALL that information and was able to tell me my background and everything, but when I asked questions such as Business name or Address, they would raise their voices or hang up on me.
about XXXX months ago i need money rite away to pay for a light bill that had a shut off notice and if they got shut off i would have to pay the deposit too to get them back on..so i turned to a payday loan, well I went through green stream lending and they got me the$ XXXX dollars the same day with a $XXXX dollar finance rate, so my payback was to be $XXXX, well all that time I thought they were deducting it out of my account in installments so after about XXXX payments of $XXXX dollars I thought i had it payed off, but they were not deducting it like that they said it was only the finance rate cause i was suppose to pay it in XXXX installment, well they never told me this when i asked questions when i got the loan,so i feel i was miss led and tricked into signing something i was unaware of..but they have been taking $XXXX dollars out of my account every XXXX weeks for the last XXXX months. so you figure a $XXXX dollar loan with a finance rate of $XXXX dollars = out to $XXXX loan. then you look at the finance rate they been taken for XXXX months every XXXX weeks, so thats $XXXXX a month for XXXX months = out to be $XXXX and they still are taking it cause i am having financial problems and cant come up with the full $XXXX so i am stuck paying then all this finance rate way over what i owe them. so i feel i was suckered cause i was desperate and dont want it to happen to no one else..so if you get a payday loan through green tree lending read over everthing XXXX so you dont fall in the same boat as me..but my question is can i put a stop to this cause i have payed them way over what i owed them and then some..HELP!

I have a casual friend who has my cell phone number in her cell phone. She borrowed money for some payday cash place and use my cell phone number as a backup number. She never asked my permission or discussed it with me before she took out the loan. Now I have XXXX arbitrator XXXX calling me weekly. I explained that I will not collect this money for them, nor will I lose her friendship by hounding her to pay her bill to this business. They have no right to harass me just because I am a friend and she has my number.

Cash advance helps to keep up with paying important bills ahead of receiving a paycheck. This is a very needed service that is being provided without which I would have been in arrears with several bill payments that become due before payday.

I have a child in college and Im helping her out because she is waiting for her scholarship to come in which is putting me behind on my bills so the cash advance is really helping us out in a big way because without this Id never be able to have been able to help her or not be able to pay my bills. We would be in a world of trouble if not for this service.

When I have things that come up that unexpected or are emergencies like care repairs, Ill use the cash advance to help me with those. I never seem to know when these things are going happen so this is surely a quick fix for me.

The cash advance helps me from paycheck to paycheck. As a single mother the cash advance is a life saver. It has prevented me from missing car payments and late payments on my rent.

I really use the cash advance for everything. Ive used it for my light bill, cable bill and mortgage payment. Its been such a blessing to me to have this to have this as my back up when I run low on cash. Id much rather do this than lean on my family.

I use the cash advance to help me catch up on my bills or when unexpected things come up and I need some extra money to get them taken care of. I think this is an easy no hassel way of getting some money, I guess my only othe thing to do would be to sell or pawn something but i dont want to do that.

It helps bridgr the cap when you have bills due and payday is to far away

They help for bills last minute. I have also car repairs come suddenly and they covered them

Helps deal with unexpected expense, such as medical problems

If sometimes unexpected comes up these loans helps

Helped pay unexpected bills

It has helped me pay my credit card bills. They are convinient for a fast or emergency

It helps alot for a short term
Help in between payday

Ive used the cash advance sometimes to help me pay my other half of the rent when its due and I havent gotten paid yet. For right now this really is my husband and I only way to get this help. We probably wouldnt be able to pay outpr other bills too if this wasnt there for us.

A lot of times Ill have a bill come up and I end up being short to pay it so the cash advance helps me out whenever Im in need for some fast cash. Im trying to be a better budget type of person but when I forget or just over spend a bit this is always there for me.

The cash advance helps me with all my utility payments like phone, light and water. Im trying to budget myself a little better so as not to have to use this, but for now its great to have available to me when I need it.

I use the cash advance to help me make ends meet from paycheck to paycheck. Being a single mom it really helps us out a lot. I usually use also during the holidays but not that tax season is here I wont need it unless something else comes up where I need some money.

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I use the cash advance whenever either my electric or water bill is more than expected to help me finish paying them so they dont get shut off or get any late fees. Id much rather use the cash advance instead of asking for help from my family or even a frien because it strains the relationship.

Say if Im behind on a bill and I just need to catch up, Ill get a cash advance to help me with that. I like that I have to pay it back all at once instead of a long drawn out payment plan. I go to school parttime so I dont have the the time for a XXXX job.

I use the cash advance to help me get it fixed real quick. I like it because I dont want to affect my credit or have any type of long term loan.

I strictly use the cash advance to help me out with my phone bills. I chose to use this as apposed to going to family or friends or doing the ones off the internet. The cash advance really keeps it easy and stress free when ever I need this type of help.

I just used the cash advance for the XXXX time because I just moved and with all the expenses for the utility down payments. It was great that I didnt have to borrow from my family.

Im a father of XXXX kids and Im the only XXXX bringing in money so the cash advance helps me with so many thing from buying things for my kids to paying some of my bills to make sure everything stays on and not shut.i really cant work anymore hours because I have to take care of my kids so Im really greatful.

In between my checks coming in I use the cash advance to help me manage my money to ensure my bills stay paid on time and avoid any type of late fees or even risk having something shut off. I find this it be very convenient and it keeps me taking care of things myself instead of asking for help from my family.

It just so happen that I had some bills that I forgot hadnt been paid so this is my XXXX time using this service and it really is helping me avoid the late fees that would have happend if I wasnt able to use this service. I would say it was easy and convenient for me to get these bills taken care of quickly.

When I notice that Im not going to have money to pay a bill or something then I will use the cash advance to pay that bill. The cash advance was my last resort and I didnt have any othe option. Certain things would have been cut off or I would have been receiving harassing phone calls from the people I owe if not for this.

Ill use the cash advance whenever Im in need to get something paid quick like for food, gas and just about Ny bill or necessity that comes up. Im in the process of trying to get another job but in the meantime I like this option to keep me going.

The cash advance helps me out when I need some extra cash. I use this mostly to help out my granddaughter and my son whenever they need help. I also use it for myself too when I need help paying a bill or something like that.

Ill use the cash advance when Im short on funds to help me pay my bills, like rent,groceries and gas for my car. This really is my only option because I cant go to a bank and get a small loan like this.
The only thing I use the cash advance is for bills, especially my car payment. When I get a cash advance it helps me stay up to date on all my bills because if not they would take my car away. Today I'm using it for my light bill because it's about ready to be shut off.

The cash advance has actually helped me from getting evicted from my home and to pay other bills as well when I'm short on being able to pay them. I don't have any other choices at this time for helping out with quick cash.

The short term loan has helped me during times whenever unexpected expenditures arise between my pay periods at work. I do not possess family to turn to for loans of these kind. As a result these Loans ahve helped me immensly.

Helped when in trouble with money

Helps me out in financial tight spots

When short funds or emergency comes up you can always depend on this company to be here if you need to

Bills are due before my social security payday. Your service allows me to gain access to funds to pay bills on time and avoid expensive shut off fees and restart fees and late fees. Without this service I don't know what I would be doing.

I generally use the cash advance during the XXXX holidays but have also had to use it when I was down on my luck to help me pay all my bills. I have no idea what I would have done if it was not around for me to use.

I usually use the cash advance to take care of a bill or something like that when it comes up and I don't have the money at that time to pay it. I've also used it to help out my daughter when she didn't have enough money to make her card payment.

The cash advance helps me because I'm a single mom to help paying for groceries and gas and anything that I may need some extra money to get by until my next check comes in. Right now this is my only option for these needs. The cash advance keeps me from having to borrow from someone.

Whenever times are tough and we need some extra help we will get a cash advance for some financial help to get through. Mostly used just for help with bills. It was and is our only option. Without this our bills would just have to be late.

The cash advance has helped me catch up on some bills when I'm low on money and need to get that bills paid off fast. The process is easy and doesn't take much time at all to get what I need. I don't like using my cards so this really works well for me.

The cash advance has come in very handy because I just had XXX and needed help putting food on the table and for my medications while I was out of work. With us not having any credit cards this really was our only way of servicing during this hard time.

The cash advance advance has helped us out a lot since my wife recently lost her job and with the XXXX it left us a little short so we needed some help with getting our bills paid and the cash advance provided that for us.

My hours were cut at work and with being sick my financial situation I needed a cash advance to help me get back on track and to keep my bills paid during this rough time. Its truly been a blessing to me. It saved me from having to borrow from my mom.

I'm a single person and my bills sometime back up and I don't have anyone else to help me out so thats when I turn to the cash advance to help me out. This is my only avenue to get quick cash when I need it so in hopeful its always there for me.

I have a lot of bills and a mother that Im helping pay for her medical issues so when my money runs out Ill use the cash advance to help me out until my next check comes in. I absolutely don't have any other options to help me at all.

It helps with bills until the next check

In emergencies come up and they happen before I get my next check...Ill get a cash advance to help me out until I get paid again. I find this to be quick, easy and convenient. If not for this I would probably have to borrow from a relative or something like that.
The cash advance helps me out quite a bit. I use it to pay bills and also to help my son out with his college expenses. We've also used it for house emergencies like when our water heater went out.

If ever I'm waiting on my paycheck and I have a bill that comes up, I'll get a cash advance to get that bill paid quickly until my check comes in. I've chosen this because it was a fast approval and when you need cash fast, this is perfect. I'd probably try for a bank loan if this wasn't available.

I was contacted by a XXXX at my job stating she was trying to serve me some papers. I asked for what and she only told me I needed to contact Lakefront Processing Solutions and gave me a case #. So I called them and they advised I owed $XXXX for a payday loan. I asked with whom and they gave me a list of XXXX names that it could be. Never heard of any of those people. I asked for specifics such as an Account # and they could not provide it to me. I asked them why they were only contacting me on the day they were trying to have me served and I've never heard about this debt thru the mail or phone calls and he said he didn't know. He just said the loan company turned it over to him today. He advised if I didn't pay them the balance in full today, they would have my check garnished, and bring me up on charges of defrauding a banking institution. I had my debit card in hand and was going to pay him a little because his scare tactics were really good but then it hit me that why am I going to pay something that I don't even know what it is for. So I told him, when he tells me exactly who the creditor is and my account # and I can research to see if I owe them, then I will pay. He said "see you in court" and I said okay. So glad I didn't pay anything to him. Pretty sure this is a scam.

Ill use the cash advance to help me out when I run out of money and I still have some bills that need to be paid. Ill also use it to buy groceries with. I choose this because it's convenient and short term. I've been in longer loans and that just didn't work for me.

I normally use the cash advance when I change jobs or if I want to pay a little extra on my credit cards to keep my credit in good standing. I'm just being extra careful to make sure my finances stay good. Plus is hassle free.

I generally will use the cash advance to help me out when unexpected things come up like when my car broke down and I need some extra money to get it fixed. I've found that this is really my only option to get fast cash when I need it. Without this it's just had to go with out quite a few things.

Mainly I use the cash advance to help me out when things come up in between when I get paid. There are also times when I've used it to help me pay my child support so that I don't fall behind on that. I guess the only other thing I could do is to pawn something but I really don't want to have to do that.

I'm on a fixed income and the cash advance helps me out until my next monthly check comes in. My alternatives at this point are very limited at this point in my life so I'm really glad it's a viable option for me.

With my husband not able to work anymore and me only being able to work part time the cash advance is helping us get by so that we can continue to live each month. We use this because it's fast and has to be paid back quickly. We don't want anything that is long term.

I've been using the cash advance to help me out financially lately due to the fact that my grandmother was sick in NY and I went there for a month to help her out so I wasn't working so I wasn't getting paid so the cash advance is helping me get caught up on my bills.

I primarily will use the cash advance to help me and my husband to buy groceries or some small bills that may pop up that we need help with. We would probably have to put in for bankruptcy and have to move if it was taken away.

I received a phone call on my cell phone regarding my wife XXXX. The caller said that if we wanted to settle with them before we "got served" we could speak with someone regarding a payday loan allegedly taken out in XX/XX/XXXX. I gave my wife the phone and the caller read out her SS number and asked her if it was hers. She asked who they were and they gave a lawyer sounding firm, but did not say they were lawyers. She asked where this "loan" took place, he said XXXX. We did not converse with them after our statement. The only contact information we have is their phone number which is XXXX. Our credit report we reviewed was from XXXX/XXXX and there were no outstanding balances. This call was very upsetting. Is there anything that we should do?
Whenever I need help with my bills or just need some extra cash to help me out I will use the payday loan service to keep me in the plus side in my account. This allows me to get taken care of the little things that come up.

The way my bills fall and when I get my XXXX check comes I use the cash advance to level my financial situation out to keep things paid on time. It also helps me with paying my medical bills when they happen. I really dont want to ask my daughter for money so this is a no brainier for me.

Most of the time Ill use the cash advance to help me catch up on my bills because I get paid at the end of the month and all my bills are due in the beginning. I guess if the cash advance wasnt around to use I would have to get a part time job but at my age thats hard to do.

To help with thing that go wrong and need a help with bills also

Short term loan helps when I need. Extra cash to pay bills etc...

Helps with emergencies

For me I use the cash advance for when something pops up I know I can count on it to help me out when needed. Ive had times when I've needed it to help me with some car repairs that needed to be taken care of quickly so I can still get to work on time.

My bills kind of come in when Im not getting paid so getting a cash advance help me take care of them without having to dip into my savings account. I like that it doesnt take long to get the money I need, and its more affordable than using a credit card.

I normally use the cash advance to help me with my bills when I fall a little short, but this time Im using it to buy plane tickets because I have a family member in Puerto Rico that is sick and I ned to go quick to help out. If it werent for the cash advance I really wouldnt have been able to go.

I am needing a short term loan for immediate repairs on my vehicle that cannot wait for my next paycheck and I cannot use cash advance via my credit cards.

We have been using the cash advance to help out our mother who has a lot of medical bills and we are helping her get caught up. It is easy and accessible and a quick way to get the cash we need it. Ther have also been times when weve used it to help us out with bills.

I just moved down here and my roommate just left for good and Im needing the cash advance to help me get through this time until I get a new roommate. It keeps things less stressful. I extremely greatful for this being around.

Sometimes we needed some extra cash to help us out with our bills and really I dont know what I would do without it. Its much harder than getting a loan from a bank and its always for a longer period of time than what is needed so you end up paying more than you would for a cash advance.

Help pay bills

At the end of the month I sometimes run out of money and when that happens Ill get a cash advance to hold me through until my next SSA check comes in. The bank is no help in a quick situation so this is fast and only when I need it.

I use payday loan for to pay my bills

I seem to be just a step behind so Ill use the cash advance to help me out with some bills from time to time. Because of my credit situation this program fit perfect for me. Id probably have to sell some things if not for this service.

Normally I use the cash advance when shortages come up in my cash flow and Ill use it to help me with some of my bills. This Is more convenient to me as apposed to going elsewhere. If this went away it would be hard to make ends meet when a shortage comes.

The problem I have is that I only get paid every other week so there are times when I run short on cash and a bill comes due so when that happends Ill get a cash advance to tide me over until my next check comes. My only other option would be to borrow from my family but thats not good for me as far as Im concerned.
I use the cash advance to make sure that I don’t over draft my checking account because if I bounce a check it would cost $XXXX. It’s hard being a single mom and I have to keep up with my bills so this is my best avenue to get just a little bit of cash to put me over the edge.

Whenever I miss a few days of work and my check isn’t what I need it to be, I use the cash advance to help me out with my bills until I’m back on track. I don’t have any other alternatives when this happens so I’m hopeful it’s always around for me to use when needed.

Most of the time my bills tend to fall in between when I get paid because I get paid XXXX weekly so the cash advance helps me get my bills paid until my check comes in. My other option would be to ask my parents for help but I really don’t want to do that because it would inconvenience them.

I only get social security and sometimes I spend more than I should and when that happens then I’ll get a cash advance to make sure my bills are paid. It’s not really possible to go to my family because I’ve tried that before and they really can’t because they are tight on money as well.

Basically if I fall short on paying some of my bills I will use the cash advance to keep them paid on time. I heard about this service through my daughter who raved about how fast and easy it was. This is much better than borrowing from a friend or family.

Whenever I have surprises that come up and I need some help getting by the cash advance is always there for me. Recently my dog was extremely sick and if I didn’t have the cash advance to take him to the vet he would have probably died so I am extremely grateful.

When ever I come up short at the end of the month the cash advance allows me to get things paid on time and done quickly. With me being on commission pay it really helps me out because my pay goes up and down so this really help me out as a single mom.

The cash advance is sort of an additional allowance to help me pay my bills and my mortgage. With my wife recently losing her job I am now the only one bringing in any money so to stay afloat we are using the cash advance to keep things running until she finds another job.

I will generally use the cash advance to help me out with my rent when I’m just short and need to get it paid right away. I’ll also use it to help me with other bills such as electric, water and to put gas in my car. It’s been a huge help for me and my family.

I defiantly use the cash advance to help me out with my bills like rent and my car payment. I was recently sick and at my job we no longer get paid for sick time so I put me a little behind and the cash advance was there for me to keep my bills current.

Payday loans help to pay bills that are due when your funds are low and can pay it back on payday.

Need to help my daughter pay her rent.

It help me with all the little things that I didn’t have extra for like water, gas for car and copay for medicine.

This agency has helped me keep my monthly bills paid on time as well as provided extra cash upon emergencies.

Has helped me stay on top of my bills and household expenses.

Fast solution to get money fast if needed. Thank you

To pay some of my bills

Payday loan helps me pay my bill. I didn’t know what to do I didn’t have enough money so I came here and the ladies help me out—they made sure I got what I needed, electric bill and cable.

My job has cut hours in the XXXX dept. I work in, my rent has been behind because of it, this loan has caught me up as much as I needed to keep a roof over my head.

Payday loan come in at the perfect time I needed to pay my ticket violations before I was sent to jail. Always there when I need it with no problem.
They help me when things are slow for me with work and their slow times. They are good to me. The payday loan also helped me to fix my truck when it was broken. My truck is my source of income.

The payday loans help me pay bills on time. They also help when unexpected bills pop up like car repairs and medicines.

Payday loans help me stay ahead of my bills. Late fees on bills are outrageous. The fee I pay to borrow is far less than late fees.

Due to the unpredictable economy of today, payday loans has given us another option of opportunity to stay above water in paying our bills.

When running short on money or in an emergency it helps get through the bumps life presents.

Helps out with extra expenses that arise from month to month.

It helps me catch up on some of my bills I have to pay.

Helped me pay some of my unexpected expenses.

Payday loan helped me settle debt and get ahead when I needed it most.

I like the lending because it helps me and my family to pay bills when my paycheck is not enough.

Its nice to have on the spot help when needed in emergency.

Helps me get by with bills.

It allows me to stretch out my money between paydays.

Recently I lost my husband (I depended on XXXX paychecks monthly) I am now a widow who works full time and supports XXXX children. Having this loan has paid some of my bills and saved me from being in debt.

Due to an auto accident, my paychecks are smaller. I use the payday advances for gas and groceries until my checks go back to normal.

Helped me to pay some needed expenses.

Helps for my emergency needs.

Paying bills between paydays.

I use the cash advance for my regular bills like for my rent and car payment. Since I dont have a credit card this is what I use when Im in a bind. I guess my only other option would to pawn something but that just not for me.

This payday loan has helped me to get the books that I needed for school. My financial aid has not come through yet and I really needed to get my books. Without this payday loan I dont know how I would have been able to do What I needed to do

I was out of work for awhile on sick leave, although I was receiving a little pay check, it wasnt enough to cover my bills and car note. This loan has helped catch up with my car note.

I use the cash advance for any type of immediate needs like for travel, car repairs and thing like that. My family isnt close so cant borrow and get quick cash from them so this works for me. Im trying not to use my credit cards anymore because the interest rate is higher than the cash advance.

It helps when my check is a little short-gives me extra money to pay bills until my next check.

With my husband loosing his job thing are tight so the cash advance is helping us out until he finds another job. Its keeping our bills paid on time and just seeing us through this tough time. I dont have any family members who are in a good position to borrow from them so this is our only option.

It helps to pay for medicine for XXXX treatment.
This payday loan will help me with my electric bill so it doesn't get cut off.

To pay my bills, car, phone, water bill for this month.

I use money mart payday loan when I'm in need to pay utility bills, water, gas & electric. I mainly use the cash advance to help me pay for my wife's medications. Since I don't have credit cards and we really don't want to go into our emergency account so this has worked for us just fine. It's nice to have this to help us out.

The cash advance helps me out with all my necessities such as groceries, gas and rent. I chose to use the cash advance instead of living on the streets. This has helped save me numerous times.

By the time we get through paying our bills, sometimes there isn't enough money left over to buy groceries so the cash advance has always been there for us to get us through until our next checks come in. It has also helped us with our co-pays for our doctor appointments. Neither of us can work anymore so this truly is our only option.

Short term loan has helped me a lot to pay bills and repair my vehicle until I can save enough to pay back.

Helps me work out last minute money issues.

Cash advance assisted me at XXXX time allowed me to stay on track with my monthly bills.

Helps me pay bills.

The cash advance helps me pay some of my bills and for gas to get back and forth to work when I'm short and don't get paid until my next check comes. My only other option would be to borrow from my family and I really don't want to do that because I'm responsible for myself.

I use the cash advance to help me supplement my income. It is a big help to make sure that things don't become past due and have to pay those large late fees. I don't know what I would do without it because all I make is a little from my job and my monthly SSA.

I need the cash advance to keep my pride in place. I do not like to borrow money from my family all the time when I need to feed my XXXX year old and get gas to go to and from school.

I walked into Money Mart and they helped me with an emergency fund to assist in putting my lights on, due to a leaking toilet. I would have had enough, but the holiday time off put my paycheck on a decrease. Money Mart is definitely helpful in loans.
This time I am using the cash advance to help me out with getting my rent paid on time because I was a little short. It has helped me out because I spent a little too much during the XXXX holidays. There really isn't any other option for me because my family isn't in a position to help me out. So how this works for me is it's better to pay the fee for the advance than a $XXXX late fee to my landlord.

The cash advance has helped me out paying my phone and electric bill mostly but I've used it for other things too. I've even used it to give me some extra cash when I went on vacation. If the cash advance was no longer I guess I'd just have to get a XXXX job which for now I really don't want to do.

Right now I'm only working full-time so sometimes we have to come up with some money in between paydays to help with a bill or something so when that happens I'll use the cash advance to help me out in a pinch.

If ever I'm late on any of my bills like my electric bill, the cash advance is my best option in getting it paid fast so it doesn't get shut off. This helps us not to overspend our bank account so it saves us from any kind of overdraft.

When I have to go to the doctor and I'm broke or if I need help paying my electric bill, I'll get a cash advance to help me out to get those XXXX things paid for. I have poor credit so as far as getting any other type of loan it would be impossible and really without this I would probably have had my electric shut off a few times.

I use the cash advance to get me through until I get paid again. My bills are never due when I get paid and when I fall short on getting XXXX of them paid, the cash advance is always there to help me get it paid. This is very reasonable and is less expensive compared to paying any type of late fee.

I use the cash advance to help me out with getting my bills paid on time. I would be in big trouble if it ever went away. I need this service to get me through my next check whenever I need it.

The cash advance helps me have a better cash flow because I only get paid XXXX a month so if ever anything comes up and I need a little extra cash, the cash advance is there to pick up the pieces. I would probably be late on some bills if not for this service.

I use the cash advance to help me make ends meet now that my husband is not working right now. It's helping us keep our bills paid and paid on time. It's also great that when I needed a little more time to pay it back XXXX they were more than helpful in letting make payments and never hassled me.

Need money to get brake job done on truck and didn't get money till next month and really need my truck fixed ASAP.
payday loans have helped me and my family survive pay check to pay check by helping at bills, car payments and other expenses.

The cash advance is used by me mainly to help me out with my bills like rent and credit card bills. It's been a lifesaver for me when I'm in need. I would probably have to give some things up if this were ever taken away. It really gives me peace of mind.

had no more money left out check on XX/XX/XXXX and had an unexpected bill had to pay so came got a payday loan.

Payday loan helps me pay my mortgage when I'm late with getting the money to pay. It also helps me fix my car when something breaks.

Needed money for an unexpected bill and didn't get paid till Friday so came and got a small payday loan instead of borrowing from family.

I work for daily pay and if there isn't any work on a particular day I will get a cash advance to help me out because I have XXXX main bills that need to be paid without being late. In reality I would probably have to resort to panhandling for money if it weren't for the cash advance.

When I don't have all the money I need for my debts I'll use the cash advance to help me pay those debts in a timely manner. I don't want to bother my son and try and borrow from him because he has his own family to worry about so this gives me the independence to take care of things myself.

Had to buy some books for school and didn't get my check till next month so made a loan, so I can complete my school assignment with the books I needed.

I would like to receive a payday loan due to running low on cash and I am trying to pay a rent bill on XX/XX/2015.

If we ever run short on funds and we need something or need help with a bill we will get a cash advance to put us over the edge. We have also used it for when our son asks for some money and we might not have it right then so we'll get and advance to give to him. We have also used it when we had to go out of town quickly for a death in the family. It's been a great tool for us.

With me getting paid XXXX-weekly there are times when I have a bill that comes up just before I'm paid I'll get a cash advance to pay it on time and them payback the advance. I've also used it to have some extra money if I'm going shopping or something like that.

Mostly I'll use the cash advance for unexpectedly higher bills than expected. I'm on commission sales and there are just times when my pay varies to the point where I just need a little help until my next commission check comes. It's better than maxing out my credit card for something like this.

The cash advance helps me with paying my rent, water and other bills that are always due and have to be paid on time or else I'll either lose my house and care if not for this. With my situation I do not have any alternative for this kind of financial help.

I'm using the money to pay my cell phone bill.

The cash advance have helped me out a lot with my car payment and mortgage now that my husband I have split. In all reality I would lose my house and care if not for this. With my situation I do not have any alternative for this kind of financial help.

If ever I'm short on money and I need some extra money for maybe a medical bill or anything that may come up I'll get a cash advance to help me out. My credit isn't so good so I can't get a loan from a bank. It's been a really big help for me when any type of situation.

I basically use the cash advance to help me pay some bills or for when I have any type of unforeseen things that come up like needing tires for the care or for things the kids need for school. It's much easier route to go than to try to pawn something.

The cash advance helps me out with so many things like for my rent, insurance for my cars and even to buy food. It would be a big problem if it wasn't around anymore and I'm right quite sure what I would do if it were gone. I probably would just be very late on my bills and not have enough food for me and my family.
I have had some different things come up like when the door on my car broke or when I've had some computer problems and had to get it fixed real quick, the cash advance is my quick way to get those type of things fixed quickly without any hassles.

The cash advance has helped me a number of ways like when I need some help paying my rent, utilities or anything I'm short on cash to get it paid on time. I really don't have anyway to get any other type of loan because I just don't have the credit to do something at a bank.

The cash advance helps me out by making sure that my bills are paid on time because the late fees that would add up if they weren't are large. We find the cash advance to be a simple and quick way to help us out when we need it. I much rather doing things this way instead of borrowing from friends or reaching up more credit card debt.

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Every once in a while I use the cash advance to help me out when I come up short. So in these times the cash advance is a big help for me like when the holidays come up and like today when I need to go to the doctor's office and I need money for the co-pay.

When I had my child was born I missed a week of work to help my wife out so we lost a week's pay and the cash advance helped us keep things going so I could spend time with her. We have also used it to pay bills, groceries and diapers.

I use the cash advance for just about anything that I need help with so the cash advance has been helping me out when I need it. My hours at work have been cut from time to time and I don't have any other way to get this type of help because I can't get help from my family anymore.

Whenever we run low on money to help us for our rent or even daycare we will get a cash advance to help us out. Going to a pawn shop is out of the question because they are so expensive and there is always a risk of losing my stuff and there aren't any of those worries with a cash advance.

I only use the cash advance to help me out with my bills when needed. I don't have anyone I can borrow from or do I have any type of credit to get a loan so the cash advance is it for me without question.

I use the cash advance for everyday living. Most of the time I may have a bill come in when I have to wait for my check to come in. I like the fact that it has to be paid back quickly and not drawn out for a long period of time.

I use the cash advance to help me pay my bills when they fall in between when I get paid. Recently I had to use it to cover a rental car because I was in an accident. There isn't anything else I can do to get this type of help so I probably would just suffer if it was gone.

Payday loans have helped me for years. Often I need money in advance to cover car repairs, my children student needs and unexpected medical bills. I appreciate the opportunity to have this in advance.

I get paid every week and I use the cash advance to help me survive in between those checks. I really needed it during a bad time or it would have been a bad situation. I have no clue what I would do without it.

My job is full-time but I'm only working part time so there are times when we need a little bit of money to help us with our bills. I'm waiting to go on another so when that happens we should be fine, but in the meantime this is a huge help for us to stay on top of things.
I use the cash advance to help me XXXX bills because they don't line up with when I get my SSI check comes in. We have also used to have some extra cash for when we go on a cruise which is nice.

Usually I use the cash advance to help me catch up on some bills like mortgage or light payment when I just need a little bit to put me over the edge. Id probably have to be a little more careful and selective with my money if the cash advance wasn't around anymore.

Right now I'm in a real financial bind and with all the medical bills that have been coming up for me and the cash advance has been a lifesaver for me to just get by from week to week. I would most likely be out on the street or not even be able to if it weren't for this service.

The cash advance is to me a much better way to help me with some of my bills or when times are tough and I need some extra money. Normally I use to go to a pawn shop but they are way more expensive than the fee for the cash advance.

I use the cash advance only for emergency situations to help me get through until my next payday. If I find this to be the most convenient way to get quick cash when I need it. I dont like to go to family or friends for this type of help.

Because of the way my bills come in and with the way that my pay comes in they really dont line. My only other option would be to apply for a loan at my bank which I just dont want to do so Im happy this is available to me and my wife.

I'm going through some family issues which have put me in a hole and the cash advance is helping me keep my bills paid during this hard time. I wouldn't be able to pay my bill is if weren't for this because I just dont have any other option on the table at this point in my life.

The cash advance helps me through the tight spots and emergencies that come up now and then. I guess if the cash advance wasnt around I would have had to just ride it out and things wouldn't be taken care of in a timely manner.

The payday loan helps me to take care of my bills. This loan today is to help me oay me water bill.

I'm on social security and the cash advance is a reliable way for me to get through some times when I need it. With the holidays money was pretty tight and I was able to get a cash advance to tide me over until my next monthly check comes in.

Helps out when my funds are short

I get paid every other week and sometimes I'll have something come up or have a bill that needed to be paid, I'll use the cash advance to help me avoid any late fees that might happen or over draft fees from my bank if it was overdrawn.

Without the cash advance I would be paying my bills late from time to time. My only other option would be to try to get rid of a bill XXXX or I guess try to get a XXXX job which would be really hard to do because I've been injured for a while now and my leg needs to be rested.

If I'm ever falling shor on a bill or if I just hav forgotten about XXXX, the cash advance has always been ther for me to pick up the slack. Really if not for this service the bill just wouldn't get paid.

XXX the cash advance helps me is to stretch my income now that I'm retired and funds are tight. This is defiantly much easier than doing something like this than using my credit card which is higher interest and takes longer to pay back.

I use the cash advance mostly when I need help completing my rent payment when I'm short to do so. I've always used it for insurance and other things. Its much simpler to do this as apposed to going to my back which is a very long process.

It depends on what I use the cash advance for but its usually to help me get caught up on my bills whenever I happen to fall behind. Its really a no hassle way for me to get some extra cash whenever I need it.

Sometimes when I get a little behind on my bills I use the cash advance to help me with some payments on some bills until I get my next check. Im not willing to go to a bank to get a small loan and have my credit score hit each time. Plus its too long of a loan instead of something short term like this.

help to meet expenses at home. Utility bill is tomorrow.
The cash advance is really handy for me because I use it to buy things and then I turn around and sell them. Its my way of not having to go into my savings to do this and its very affordable to me...plus its quick with no credit check. I like using this instead of my credit union.

I use the cash advance to mainly help me with my car insurance and for another loan that Im paying on. I'll also use it sometimes when a family member needs a little help and Im glad to be able to use this to help them out.

There are time when I need help with some of my bills like my light bill and water bill. Really its just use for anything when Im short on cash. Its the most hassle free way to get what I need when I need it.

Im able to pay for my daughter textbooks to pay for school. Thank you so much!

The cash advance helps me out real good with keeping my bills paid on time. Im on social security XXXX so I only get paid XXXX a month and there are just times when I need some help getting bills paid. This truly mu only option because I dont have anyone else to borrow from.

If ever I have a payment due before I get my next monthly check the cash advance is my quick way to get it paid. At this point I just dont have anyway to get any type of small loan like this other than using the cash advance.

I normally use the cash advance for when anything comes up and I need some fast cash to help me out. Usually its for bills or emergencies. It would be safe to say that if this wasnt around I would be in a bad place and bills would be very late at times.

Payday loans are a great thing. It helps people out.

My son is in a XXXX program in XXXX XXXX aand I had to send him money to help. The money helps to put the money back in.

Whenever I have things that pop up like emergencies or if ever I have a bill that I need help paying Ill use the cash advance to get just what I need to get me through. This is a safe and convenient way for me to get the kind of help when I need it.

I usually use the cash advance to help me out with some bills until I get caught up. I guess I could get a XXXX job to help me out but it hasnt happend yet. Its nice to have as my back up plan or when Im out of money.

When I cant make until my next check to pay a particular bill, Ill get a cash advance to help me pays that bill. It was available right when I needed it. Im trying to budget a little better so as not to have to do this but for now its a big help.

I usually use the cash advance to help me out with some bills until I get caught up. I guess I could get a XXXX job to help me out but it hasnt happend yet. Its nice to have as my back up plan or when Im out of money.

Im in a transitional period with my pay at work and also my wife has had some medical issues so the cash advance has helped us through these last XXXX months until things level out. Its a much better option than to ask family members for help.

Whenever Im in a financial bind like when we had to take my sone to the hospital over the holidays which was an unexpected expense. I dont want to borrow from my family because we try to take care of things ourselves.

Do not think its a good idea to do away with pay advance system people relay on this service.

The cash advance has help XXXX me and my husband out greatly. It helps us with our household expenses when they come when we are in a lull in when we get our monthly checks.we would be in a pickle if not for the cash advance services.

Every few months I run short of cash due to unknown financial requirements. This company provides me with the ability to bridge the gap in between check and has enabled me to keep my bills current.
The cash advance helps me out a lot for emergencies that come up and when I have a bill that comes due in an off week of when I get paid. Its a no hassle way to get the cash I need in a pinch.

There are times when I just dont have enough money at the end of the month to get my medications and I only get paid XXXX a month so the cash advance allows me to pay for those medications until my next check comes in and I dont miss taking any of my meds which I have to have.

Usually Ill use the cash advance to help me out when some of my customer havent paid me yet for my services. Its a fast XXXX to my financial need at the time. This fits for all my cash needs.

I usually use the cash advance to help me with my bills and sometimes I use it to send money to me son or grandkids. Ive also used it to help me out when my care breaks down. I like the simplicity of the cash advance and how quick it is to get when I need it.

If for some reason Im short on cash for either XXXX of my bills or if my car breaks down, the cash advance is there for me to help and keep my bills paid and care in good repair. Im looking for another job but its hard at my age so the cash advance helps a lot.

I use the cash advance for whenever I come up short at the end of the month before my next check comes. I use to get and advance with my bank which was more expensive and they would also mess my payback dates up. The cash advance is much better because it has to be paid back all at once.

I mostly use the cash advance to help me catch up on my bills when they fall behind like my rent and things. I also used it XXXX to buy some XXXX presents. I chose this because its easy access to the cash I need at the time.

Most of the time I have a little trouble keeping up with my bills and the cash advance helps me with all of them depending on which XXXX I need help with. I dont have too many options because I dont have good credit so where else would I get this type of help quick?.....nowhere!

I was having problems with getting my electric paid and since I also had some issues with getting paid on time. I use to go to a pawn shop but Ive found this to be very helpful and cheaper to do. Banks are no help so Im really glad this is around for me and my family.

In cases when Im short at the end of the month Ill use the cash advance to help me out since Im on a fixed budget to help me with things water bill and XXXX other insurance payment. I dont want to extend my credit cards so this really works for me.

Weve been in desperate situations and no one else will help us out even though those business have delt with us in the past, and have made a lot of money from us. Payday loans have helped me out when no one else will. I will continue to use and support payday loans since I prefer to help out those that are willing to help me out.

Have you ever needed money and have no where to turn to get it? When this happens, those of us that need it can go borrow a short term loan. No other business will help me. The process is simple, and friendly.

I use payday loans and it has been a lifesaver each time. The money is available for me, there when I need it, and the service is great. Thankful I am able to borrow.

Im self employed and have used a payday loan to help when I need cash. Often times the people I work our out of town when I finish a job, so I dont get paid until they come back. Borrowing a payday loan is the perfect service to get the cash until the checks I have earned actually get to me.

Its very easy for me to get the cash I need by borrowing a payday loan. There is no hassle and I am able to borrow the money fast. There is no other service out there to borrow from like a payday lender. Banks will not loan this way. Please keep this service available for those in need.
Dear Director:

Auto finance is the XXXX-largest household credit market in the country, after mortgages and student loans. Other than bank accounts, vehicles are Americans’ most common asset, with roughly XXXX percent of families owning at least one vehicle. After housing, transportation is often the XXXX-largest expense that families face.

Most consumers who buy cars need to finance at least part of their purchase rather than buying it outright—XXXX percent of new car purchases and XXXX percent of used car purchases involve financing. But much of this financing is not through banks and credit unions. Instead, “captives”—the finance arms of automobile manufacturers—or other nonbank finance companies hold XXXX percent of outstanding car loans. Leasing has also grown as an alternative approach to acquiring a car. The share of leases in the new car market has doubled since XX/XXXX.

While many banks and credit unions are now subject to regulation by the Consumer Financial Protection Bureau, or CFPB, car leasing and financing through nonbank channels have historically been less regulated. The CFPB has proposed a rule that would bring these financial activities under its purview by defining auto financing entities that make XXXX or more vehicle loans or leases each year as “larger market participants” and also by defining auto leasing as a financial product subject to regulation. The CFPB estimates that these changes would cover XXXX percent of all car purchases and leases—a dramatic increase given the large role nonbanks play in this market.

This proposed rule marks a major step forward for comprehensive and consistent consumer protection in the auto finance market. Recent media accounts have shed light on aspects of auto financing that are particularly harmful to consumers, such as remote “starter interrupt” devices that lenders can use to disable cars if payments are even a few days late—a punishment virtually unheard of among other financial products such as mortgages and credit cards. And this market frequently lacks transparency for prospective buyers. Borrowers of color often pay higher interest rates than their white counterparts even if they have similar credit scores and attempt to negotiate with the dealer. Meanwhile, leasing has the potential for hidden fees at both the beginning and the end of a lease agreement.

To ensure that the new rule is truly comprehensive, the CFPB’s threshold of at least XXXX loans or leases made annually should include went to a payday loan co in XXXX was on XXXX and they offered only XXXX options for repayment and did not work with us for a more reasonable repayment plan for our budget, plus each month the payment was due on a different date where we have gone there for years and payments always fell on same date each month what a disappointment to a loyal customer

While using check into cash I am able to maintains and keep up on my bills I couldnt have paid. Thank you so much for the help

Short term loan has helped me out a lot. Its a great help to others when theyre low on money and need to pay bills; also with car troubles

Helps with bills and gas
It is a great help in getting funds for emergency.

I am single and these short term loans have helped me from paycheck to paycheck. Employees are always helpful and it makes for a good experience.

Usually I use the cash advance for getting my bills paid on time such as electric, water or other utility bills. Its much quicker and easier than trying to get something from the bank. I dont use all the time but mainly its for the convenience.

If I'm ever short or if I've forgotten to pay something the cash advance is a good way for me to pay things fast and without any hassles. Its really the quickest way for me to get the money in need when I need it.

Right now I'm sort of living paycheck to paycheck and when ever I need some extra money to help me out with a bill or something like that, the cash advance is my way of getting those bills paid on time and avoid late fees. I dont have any idea what I would do if the cash advance wasn't around anymore.

There are times when I need a cash advance to make ends meet from XXXX week to the next. I use it strictly for helping with my bills. Its quicker than any other option I've seen out there. I would probably have to find a part time job if this wasn't available to me.

This is my XXXX time getting a cash advance. Im using it today to help me pay my car insurance because as a XXXX we dont get paid over the holidays. I like dealing with cash instead of credit cards.

As a single parent the cash advance has been critical for me and my girl. It ensures anything that comes up is taken care of quickly and I can always rely on. Not only do I find it convenient but because its so simple. I really would have to probably move into a worse area if not for this.

With the way I get paid as a XXXX I use the cash advance to help me supplement my income during the holidays. Not a big fan of credit cards so I like doing things this way. I already work XXXX jobs so getting another job would be out of the question.

The cash advance has helped me out since I've been going through a rough time with my mother passing away. I really dont know of any other option I would have had. I dont use this type of service often but it sure is handy when I do need it.

I'm a student and only work XXXX days a week so when I get behind on a bill Ill use the cash advance to help me with that bill. I dont have any other options to fall back on at this time. Id be stuck without it.

I use the cash advance to help me take care of some of my bills such as cell phone and auto insurance. I didnt want to do any long term loans as Im going through a divorce. I would probably have to get some sort of XXXX job if I wasnt able to have the cash advance to fall back on when I need.

We pretty much use the cash advance to help me pay my rent most of the time. I will also use it when I need to buy something and maybe its on sale and I dont have the money. It really a fast way to get money at a moments notice.

I missed a lot of days from work from being in the hospital so the cash advance helped me out when my check was lower than normal. This was very convenient and quick which I needed.

We had a car situation where we brought a car and it actually broke down on us so outpr only options in getting it fixed was to get a cash advance to help us it back on the road so we could go to work. I knew Id have to pay it right back which I like instead of putting it on a credit card and taking my time paying it back.

The cash advance provides me with the extra cash I need to get mo over to provide some additional cash flow for myself. If not for this I would probably have to eliminate some of the things I'm paying on. Its nice to have this because it gives me a cushion.

I use the cash advance for a number of types of bills like car payment and electric bill. I just needed it quickly so this is better than trying to borrow from someone else. Payment arrangements with my creditors would be the only other thing for me to do.

I use the cash advance when Im running a little short on cash to help me with my light bill. The cash advance is very convenient and quick to help. This is my best and only option other than having to be late and risk having my power shut off.
I use the cash advance to help me catch up on my bills when I need it. It's a better option than the other things I've seen out there or on the Internet. Late payments would have been the only other option at this time.

I normally use the cash advance to help me pay for my son's tuition when I need a little help getting it paid. It helps fill in the gap until I'm paid again. It is a quick and temporary fix to my needs. If not for this we would probably have to put him in public school.

Cash advances help me with daycare and for my kids lunches on the weeks when I dont get paid. I dont want to get a loan from a bank because what I need is so small. Other than getting a cash advance I could be doing more hours at work but thats hard with kids.

The cash advance helps me out whenever I have an emergency that comes up like for paying a bill or something like that, ill just get a cash advance to take care of that bill. I prefer to do this because its quick and short term.

I made a mistake in my check book and my husband doesn't get paid until next week so this is my first need to get a cash advance to hold us over until then. I did this because its seemed really easy. I dont want to use my credit card because I want to take care of this and pay off quickly.

Normally I dont want to dip into my savings so Ill use the cash advance to help me with all things from car repairs, medical expenses and any other type of emergency that comes up. This has allowed me to keep my savings plan in tact and on point.

There are times when I've gotten behind on my bills and the cash advance helps me stay on top of them and stay disciplined on getting them paid on time. I find it to be a very easy process. This is my best option to keep my situation clear.

I am on XXXX for life and the income doesn't stretch that far to buy personal necessities that you may need for that month so having the option to get a loan until the next payday really helps a lot and also for unexpected things that happen to come in a particular month!! Without being able to do this I could very well be homeless!! Please dont take this option away for the ones of us that desperately need it for medications and the other things!!

This loan helps me in time of need and they have a pay off plan to get out of it. It would hurt people if they couldnt loan. Please allow this to stay a loan company.

The XXXX time the cash advance helped be with XXXX and this time its helping me out a little cash in my pocket because my check has all been spent on bills. The cash advance is my only option when I need some extra money to help me out.

I use the cash advance sometimes to help me with my car payment and also help me with my co-pays for my son to go to the doctor. I would probably have to pawn something if I wasnt able to used the cash advance anymore.

I'm XXXX and the cash advance helps me when times are slow and also when I'm waiting to get paid from a customer. It has helped me with car repairs and medical bills. Using this product has saved me from having to get XXXX mortgage at some point during the slow months.

I just got out of the hospital and and getting back on my feet with my bills and the cash advance was a great help to me during this difficult time. I used it to pay my insurance and other bills that were waiting for me when I got out.

When I'm in a bind and I'm trying to make ends meet or when I need help with some bills that are left Ill get a cash advance to help me out. I would be way behind on my bills and would seriously struggle without it.

My son is XXXX and his medications are so very expensive so the cash advance helps me out from time to time with those expenses. I just recently used an advance to help me get a new alternator for my car as well so this has been a huge help to me.

The cash advance is what me and my husband use for unexpected things when they come up. This is much easier than going through the hassle and long process at a bank. We are trying to stay on budget and save more in the future.

I use the cash advance at times to make large chunks of payments to my credit cards. I dont want to go into May savings and mess up my savings plan so this is a great way for me to stay on my budget.
Sometimes I use the cash advance to help me pay my bills and sometimes it helps me get through the holidays which can end up being pretty expensive. I live paycheck to paycheck and I'm trying to save little by little so I have a backup plan.

If I ever need help paying a bill or we need extra money to get by, we will get a cash advance to help us out until we get back on our feet again. Recently my husband was out of work for a while and it really helped us until he went back to work.

The cash advance helps me with personal issues when they come up like buying gas, food or any bill that needs to be taken care of real quick. I have a new baby and I really don't have time to get another job at this point so this is nice to have on our side.

Recently my husband was out of work for a while and it really helped us until he went back to work.

I use the cash advance to help me pay my bills. Today I need it because I'm going to the doctor and I don't have enough for my co-pay so it's always been a great help to me. It helps too that it's a fast and easy process.

I use the cash advance to stay ahead of my bills and pay them before they are due to make sure I'm never late and to avoid any late fees. I've also used to buy gas and for whenever my car breaks down.

Check into cash has helped me for many years with various amounts of bills or unexpected expenses. They are very flexible and great with their customers.

I use the cash advance to help me pay my bills. Today I need it because I'm going to the doctor and I don't have enough for my co-pay so it's always been a great help to me. It helps too that it's a fast and easy process.

I use the cash advance to stay ahead of my bills and pay them before they are due to make sure I'm never late and to avoid any late fees. I've also used to buy gas and for whenever my car breaks down.

The cash advance helps me and my husband out with mainly paying our rent and other expenses that come up where we need just a little extra to get us by. It's much more convenient than anything else out there. We would start losing things if not for this service.

Im a single mom and use the cash advance to help me and my child out when we need help paying for things and pay for bills. I don't have the best credit and the cash advance doesn't check my credit so its much better for me. It allows me to take care of myself without asking for help from others.

I have no relatives in the area to ask for help from and I don't want to ask any of my friends for help because it strains the relationship, so the cash advance is my only source of help when I need some extra money to get by.

When ever my checks dont come in on time or I have a bill or doctor visit fee Ill get a cash advance to see me through until I get paid again. This is all I have as an option at this point in my life.

The cash advance is a short term fix to helping me and my wife out since she has been out of work for a medical situation. Its very easy and its good because it has a limit. We chose to handle things this way instead of pulling money out of my XXXX.

The cash advance has always been there for me whenever I'm in need of some quick cash. It gives me peace of mind to have something like this as a sort of backup plan. Its fast and easy and doesn't require me to have perfect credit.

The cash advance has helped me with all sorts of things like with my moving expenses, holidays, or any type of bill I may have missed. I think its a very fair price to get a small loan like this. I do this instead of asking for help from my dad.

The cash advance helps me out whenever I miscalculate on maybe not having enough money in my account. It helps me make sure that my bills are paid on time without delay.

If ever something comes up and I'm not prepared for it I will use the cash advance to pull me through in a timely fashion until my next check comes in. In many ways its like a small credit card for me. Plus the requirements are a little more than what I qualify for with getting a credit card, so the cash advance works for me.

The cash advance helps me get through some tough times and help avoid overdraft fees which are around $XXXX. The cash advance is a great way to stay out of debt. Credit cards are just a trap so this is my choice to help myself when I need it.
Every once in a while I use the cash advance to help me catch up on a particular bill that may have slipped through the cracks. I'm really not sure what I would do without it. I guess I could borrow from a friend or something like that but I really just don't want to do that.

When I need help catching up on any of my bills like my utilities and even to buy food I'll get a cash advance to help me out a bit until I get my next check. This is a hassle free way to get some extra cash when I need it. Other than this I would have certain things shut off.

When I get in a bind and I run short on money like recently when I was sick and my check was less than usual, the cash advance is always my backup plan to helping me out of those situations. It's easier than trying to go through a bunch of paperwork and try to get a small loan at the bank.

I use the cash advance for emergency situation that come up like when I need to go out of town quickly and am a little short on cash. I've also used it to replace my glasses when they broke. It was easy and quick. My only other options would have been to borrow from a friend or pawn something which I really don't want to do that.

I have a son that has gotten into a little bit of trouble and I've been helping him out of this by getting a cash advance. I also use it to help me with my car repairs when they come up which seems to be often lately.

I use the cash advance to help me when I have emergencies come up like today I have a flat tire and I need some quick cash to get it fixed so I can get to work. It's very simple and quick which is what I like. I don't really have anyone else I can ask for help.

If ever I'm running short I use the cash advance as my catch up plan to get things taken care of quickly. This works for me because I never want to get into a long term loan which ends up costing more in the long run.

I don't use the cash advance that often but it's really handy to have around when a bill comes up and I'm short on the money to pay that bill. It's really nice to know that I can rely on this service because I really don't have any other way or help when I need it.

I'm in a little bit of a pickle today because of a mix up in a bill that came sooner than expected and I'm using the cash advance to make sure that something doesn't get shut off. Being on a fixed income something like this can really shake things up financially. The cash advance is fast and readily available whenever I need it which gives me peace of mind.

My bills never match up when I get paid so I use the cash advance to supplement my income in between my pay period. It helps me to pay my bills and even gas. Its quick, easy and very helpful. I really don't know what I would do when I'm in a pinch and the cash advance wasn't available to me.

I mainly use the cash advance to help me pay my rent because of the way my check falls. Rent is due on the XXXX and I don't get paid until the following week. It's been a very convenient way to get the cash I need quick. I would much rather be independent than to ask for help from my parents.

The cash advance is what I use to hold me over until my next check since I get paid every other week. I probably wouldn't have been able to make a savings level if I've needed the extra money to do so without the advance.

The cash advance has gotten me through some really rough times in my life. It's pulled me out of many of jams. I had exhausted all my other options and the cash advance really helped me save my job.

I don't know what I would do without the cash advance. Its so nice to know I have a place to get some extra money when I have a situation I may need help with. Honestly if it weren't for the cash advance there would have been XXXX times when I would have been out on the street.

I work at the XXXX and my hours go up and down and I use the cash advance to help me extend my checks sometime and with my child just starting college the cash advance has helped all of us. It helps us keep our budget in place and bills paid on time and avoid any late fees.

Me and my wife actually used the cash advance to help us top off what we saved for a down payment on a car. It really nice to have a way to get a quick loan with reasonable interest rate for a short term situation.

The cash advance is a blessing to me to help me out with my bills. I have kids in college and sometimes I use it to send them money to help them out and mostly it helps me when I run into a rough time and need some quick help.
I don't use credit cards anymore because I like to use the cash advance like a credit card. It's much better to have a short term loan as opposed to having something long term. Recently it helped me with buying XXXX presents. It forces me to stay on top of my bills. I don't use it often but its a great tool.

Needed to help pay bills rent. Very needed service and has taken a burden off my mind.

Short term loans have enabled my family to pay unexpected bills. They have decreased stress and anxiety.

Cash advances are the best for the customers of Florida because it gives us a chance to live life conveniently. The cash advance programs allows us to make payments for household and business dealings when cash may not be a commodity. Having that opportunity prevents utilities from being turned off or terminated, rent payments to be made without eviction, and car payments to be made without repossession. I do at least one cash advance a month and without that option my life would be much more complicated and stressful.

A phone number called my mother in Virginia, and left a phone number to call back. The phone number that was left was XXXX, but when I called it back it was out of service. My mother looked up the number they called me from, and it was from XXXX. I called the number back, and when I called the number back, they said they were sending a 1099-C form to the IRS to hold my earnings from a payday loan I took out some time back. I asked what the name of the company was, and they said CSC. The told me before I go to jail, I must pay this loan or set up some type of arrangement to pay this loan today. They told me that I have to pay something this month, and they dont care if I pay it or not, but if I didnt, they were going to send the police to my job to put me in jail. I asked to speak to the supervisor, and the supposedly supervisor was just as nasty, and told me I had XXXX seconds to give them my info, or he is going to hang up, and get the authorities to me within the next XXXX hours to have me locked up. He would not work with me on a payment arrangement, he gave me my social security number, address, and birthday. I told him that I am the right person, but I knew that this was a XXXX party collection agency. He told me they were the litigation department to try and settle debts before they go to court. They threatened to have me locked up, and even told me that I'm on a recorded line with the courts. I asked to speak back to Mr. XXXX, and when I was placed on hold, I hung up to avoid any further harassment. Please help me, I know they are a collection agency, but they are harassing people and also scaring people with this "lock you up tactic they use. I dont know if they are legitimate, and refuse to give any of my personal info to a company that clearly breaks the law of the Fair Debt Practices Act just to get a payment out of someone.

The cash advance is a last resort for me when I dont have any other option. For example I used it a lot during the holidays to help me pay my bills when I paid my bills and didnt have enough to buy anything. I would be miserable if it wasnt around.

Sometimes I just dont have enough money for my bills and when I dont I can use the cash advance to help me so I dont fall behind. I will also use it to send money to my family.

I am the head of my household and the only one bringing in a paycheck and my bills just dont line up with when I get paid so whenever I need help getting something paid, I will use the cash advance to get me through until my next check comes in. This gives me the independence to take care of things by myself instead of asking from someone else.

If I have a time when I have to pay a bill and I dont happen to have the money for it, Ill get a payday loan to help me out with getting it paid. My choices are very limited for someone in my financial position and age so the quick payday loan is a great thing to me.

Being a single parent there are times when I just need a little help for things such as phone bill, groceries and gas for the car. There isnt anything else I can count on for this type of help. I have no idea what I would do without it.

Sometimes I use the cash advance to complete my rent or just to have some extra money until my next XXXX check comes in. I have no idea what I would do without it. I dont have any other ways or means to get cash fast when I need it.

Whenever I need help paying my bills paid on time especially when XXXX is due before I get paid, I use the cash advance to supplement myself until I get paid again. Other than that I would just have to be late and get the huge late fees or overdraft fees if I wasnt able to do an advance on my paycheck.
I use the cash advance to help me with my co-pays for my doctor visits and my cell phone bill. I only get paid XXXX a month and its helped me out a lot. I dont want to borrow from my son and be a burden to him so its nice to have this to help me out when Im just a little bit short on getting something paid.

My budget is pretty tight and whenever something happens to come up its easy for it to go off track and thats where the cash advance is there to help me out and get back on track. My only other option to get this type of help would be to go to a pawn shop which I refuse to do.

The cash advance helps me pay my bills like water, electric and also for another large loan I have out. I get paid XXXX and sometimes I run short to get these things taken care of. I will also use it at times to send some money to my family. I guess the only other thing I could do would be to ask the people I owe money to for an extension but thats usually pretty hard to get.

Im using the cash advance to help me pay a bill I just dont have the money for right now. This is much faster than getting any other type of loan. If it were for this I would have had something shut off so Im happy its here for me.

I will use the cash advance to help me pay my bills and get my car fixed when it breaks down. I think its the easiest way for me to get some extra cash when Im broke. It really relieves stress on worrying about my bills being paid on time.

I use the cash advance to help me with my bills and for emergencies that come up like car problems and to purchase eye glasses. I even used it to buy food when I dont have any money left over to do so. I would probably have to only pay XXXX my bills if it werent around for me to use.

I have received more than XXXX different emails and phone calls from various "Payday loan sources" that are threatening to have me physically removed from my job and brought to court on "violation of Federal Banking Regulation", "collateral check fraud", "theft by deception" and "the biggest one of all is E.F.T that is electronic Fund Transfer". that they will inform my superior at work what I have done in the past and to garnish my wages. They threaten that if they do no hear from me within XXXX hours from the date of the email, that they reserve the rights to inform the FBI, my employer and F.T.C. about the fraud I have committed. I will be responsible for $XXXX in court costs. etc.

The letter is signed by XXXX, Cash Advance, Inc. XXXX, XXXX

I XXXX did call the number given and it was a XXXX person speaking terrible english and plainly was illegally trying to "scare" me into paying fees I do not own. When I called them out on this, and said that the tactics they were using were not legal in the united states they became very angry, shouted and told me never to call this number again, and they would see me at my job when they drag me to the courthouse.

the fact they have my personal information, I am unaware of how they obtained this makes me very nervous.

These people have my social security number, my email address, my phone number etc. I do not have a loan with them.

Sometimes my employer cuts my hours at work and the cash advance helps fill in the gap of pay until I get my normal hours back. I would have been I a bad way if not for this. I am trying to find a more steady job but for now this is helping me pay my bills on time.

Normally I use the cash advance for unforeseen expenses that come up especially during the holidays. Mostly I use it because I find it to be very easy and not long term. I much prefer going about helping myself out this way instead of using a bank or credit union.

When I was out on leave for having my child, we only had one income so the cash advance was a huge help to me and my husband until I got back to work. It helped us keep out bills paid on time. Out credit is not so good so this was our only option. I would not want to borrow from my family because these are my bills.
I primarily use the cash advance to help me with my cell phone bill which I just got a new expensive phone so I need some help paying it off and paying for my plan. The interest is much lower than my credit card or other things. I'm not sure what I would do if not for this except run up my credit card.

Basically the cash advance helps me with the everyday bills around the house when I'm waiting on my next check to come. It's a very quick prices which I really like. I like to stay away from credit cards.

I use the cash advance to help me pay my bills and get me through the month. I find it to be a very easy and simple way to get the help I need fast. More or less, this is my only option being on a fixed income.

I use the cash advance for mostly when I need to buy gas or when I'm short on money to pay a bill. I'm trying to work more overtime at so I don't need to do this but for now it's really helping me out a lot.

I use the cash advance to help me pay my bills and get me through the month. I find it to be a very easy and simple way to get the help I need fast. More or less, this is my only option being on a fixed income.

I use the cash advance to cover me when I'm in between checks when something comes up and I need some extra cash. My only other options would be to get another job which is hard to find and also hard to find the time.

I'm rather limited in what I bring in each month so the cash advance helps me keep caught up in my bills and general finances. Without any real credit so I don't really have any other way to get a loan. I don't have any other way to get a loan so I would probably have to work something out with my creditors if the cash advance was not around.

With only getting paid XXXX a month and I use the cash advance to help me out with regular bills and for medical bills that come up. It's very convenient to me. If it wasn't around I would have to probably try to borrow from family and friends and would probably have a lot of late fees piling up.

I'm on XXXX and the cash advance helps me stretch out my money from time to time to help me make ends meet. The cash advance was hassle free and quick which I really like. I'd much rather do things this way than to go into my savings or even my XXXX which I want to leave just the way it is.

I usually run out of money before I get my next check and with child support, I will get a cash advance to help me with food and gas. The speed and how easy it is to get a cash advance is what drew me to it. I'm in the process to budgeting my money better but for now its helping me out.

The cash advance helps me with paying my bills and I also use it to send money to my children to help them out. I would have to either pawn or sell my jewelry if the cash advance wasn't around.

I got in a little bit of a bind and and the cash advance really helped me get through a rough time. My options were pretty limited so I chose the cash advance to get the help I needed. I would probably be very hungry and would be missing a lot of my medications if not for the cash advance.

Usually after I pay all my bills I don't have much left over from my XXXX check so when ever I need a little extra money for anything like groceries or gas or just everyday living expenses I will get a cash advance to help tide me over until my next check comes in.

I just received a computerized phone call from PayDay Loans. The call informed me that I had been approved for a $XXXX loan that I DID NOT apply for. The instructions were to press XXXX to accept the loan or press XXXX to decline the loan & have my number removed from their list. Of course, I pressed XXXX. This call came in on our home phone which is an unlisted number & registered on the Do Not Call registry. Also, what if XXXX of the grandkids had answered the call & not knowing any better, pressed XXXX...then what? Needless to say, I am pretty XXXX about this. If there was a PayDay Loan in my area, I would be paying them a "not so friendly" visit.

The way my bills are due at all different times and with the way I get paid, the cash advance is my best option to help me get them paid and taken care of quickly. It's a real easy way to help me out. In fact, I've also used it when I need some cash to use to go out of town for things.

I've used the cash advance for things such as holiday presents and for a car repair that needs to be taken care of quickly and I done get paid until Friday. Usually its my only option because my credit card is maxed out so this works for me.

Whenever I get in a rough time I've used the cash to help me make sure that my checking account doesn't go in the negative. If I overdraw my bank it would cost me way more than what it cost to do a cash advance.
I've used the cash advance to help me when I have car repairs or to help me with an unexpected bill when it comes up. I don't have any other options at this point. I don't know what I would do if it were to ever not be around for me to use.

I use the cash advance for monthly unexpected things that come up like for instance my quarterly insurance payment. I find this to be the most affordable way to get some extra cash instead of borrowing from someone or going to a pawn shop.

I mostly use the cash advance to help me pay my rent. I will also use it to help me put gas in my truck when I'm waiting on my monthly check to come in and I don't have anything left. I find this to be a very easy way to get quick financial help.

The cash advance helps me out in so many ways. I recently overdrafted my checking account due to the holidays and needed to get some cash in there quickly to be sure not to bounce anymore checks. I'm on a retirement income so its always the same amount coming in so when I over spend, the cash advance is there to bail me out.

When I run short on paying some of my bills like electric or cable or something like that I'll get a cash advance to help me get them paid on time. I found this to be a quick solution to my cash needs. If it weren't for this Id probably have to try to go to a bank or try to pawn something.

I use the cash advance to help out a friend locally each month. She works but doesn't make a lot of money and I'm able to help her out by giving her some money to make ends meet. This way I don't cut myself short on paying my bills.

The cash advance has helped me with paying my car payment and car insurance when I run short on those XXXX things after all my monthly check goes towards other bills. I've also used it to purchase groceries and gas for my car. I don't like asking my family for help because they either don't have the money but really I just don't want anyone else to know my business.

I'm on a fixed income and with only getting paid XXXX a month and when things go wrong like a car repair or something needs to be fixed at home, the cash advance has been there to help me get those type of things taken care quickly. If the cash advance wasn't available to me then the things that I needed help with wouldn't get taken care of for a long time trying to save for it.

This has helped in so many ways from gas for my car to get to work to paying for bills that are due great service.

I love being able to have this service has helped with last minute bills

Short term loans are beneficial in many ways, if you're in between paydays or just got laid off & your bills are due you can get a short term loan. My personal experience has been fantastic, my vehicle broke down before XXXX and all of my money had been used and my bank wouldn't give me a loan due to my credit. Short term loan companies are essential in communities, they help lower to middle class citizens make it in these economical times.

Payday loans are a big help for my family, to end this is big for my family.

Helped with pg&e price up XXXX/XXX/XXXX-XX/XX/XXXX and food

The payday advance works for me whenever I'm in a tight spot and my payday is not close. I've used it many times for things like fixing the car.

I work hard to pay my bills on time and provide the necessary items for my family. When an unpredictable situation (Medical problem or car problem) comes up I don't have the extra money to take care of it. I found that the payday loan company can help me get through the emergency. They have really helped me a lot.

Our TV went out and with XXXX children we needed to get one asap. Our payday was XXXX weeks away so we borrowed money from the payday loan company. We paid back on our next payday.

Payday loans are great when I needed money for bills and food. You can pay back on next payday and borrow again when the need comes up again.
January 5, 2015
Short term payday loans help me pay my bills on time and avoid late charges.

January 4, 2015
Sunday, XXXX/2015: I’ve been seeking a payday loan and the latest “offer” I’ve received is from Faster Financial, claiming to be located in XXXX, Wash. I was directed by this company to website “12345credit.com” for verification of my credit score. Fortunately the site was temporarily down and my request could not be processed. Faster Financial gave me directions to complete the credit check and agreed to call me back in an hour. The rep refused to give me her contact number. She also spoke with a slight XXXX accent, not suspicious in itself, but coupled with the lack of a contact number and my browsers reluctance to allow me to enter the credit site (said the site was not “private” and could not verify the certificate) caused me concern. I say fortunately, because it gave me the chance to look into Faster Finance. And apparently, theyre not licensed for loans in either Washington for thru the federal government, and have been connected to identity theft and fraud scams out of XXXX. I needed that loan, yet feel I’ve dodged a bullet! I’d be interested in knowing if I’m correct, or if my lights will be turned off for no good reason?

January 3, 2015
Help me out to pay some bills

January 3, 2015
It helped me a lot with a lot of bills for the last XXXX years.

January 3, 2015
It helped when we are short and needed money. We have always had a good experience at check into cash.

January 3, 2015
This company help with the bills monthly.

January 3, 2015
My bills get paid on time with this help. I get an early check paid day advance loan program.

January 3, 2015
Taking out a payday loan has helped me with my bills. I just moved into my own place and its hard so I needed this loan so I can pay my rent on time.

January 1, 2015
Tremendously, helps me greatly.

January 1, 2015
Helps me stay ahead of my bills since I get paid XXXX a month.

January 1, 2015
Quick help for a tight situation.

January 1, 2015
It has helped in keeping up with my bills.

January 1, 2015
Pay a few things on time. Always friendly and fast.

January 1, 2015
This loan has helped me catch up on some bills and also have little extra cash to live on until next payday. Experience here has been great. Friendly service and good reminders when payment is due.

January 1, 2015
Helps me out every month since I get paid XXXX a month.

January 1, 2015
Helps cover expenses.

January 1, 2015
It has helped me pay bills, buy groceries for my kids and for other living expenses.

January 1, 2015
Helps when hours are less at work; helps to meet ends and when I have had to help my children financially as well.

January 1, 2015
It helps when your stuck in a hard situation when you don’t have credit.

January 1, 2015
Payday loan helped me with bills and groceries.

January 1, 2015
This payday loan has helped me to pay my bills.

January 1, 2015
Financial help when Im in need. This company has been so good to me and the staff is great.

January 1, 2015
I have been with the company for XXXX years and have always been treated with respect from the staff and the payday loans help me with unexpected bills

January 1, 2015
Im greatful for these services when I’m in need and they help me with my bills and any emergency that may come up

January 1, 2015
Help me with my finances and I love the service I receive from the girls at the location I go to

January 1, 2015
Payday loans help me pay my bills and the staff is very helpful
The staff is very friendly and helpful. When bills are due and I don't have enough money, payday loans are a great way to go and keep you out of debt.

It really depends on what I use the cash advance for but mostly I use it to help me pay my bills, especially my rent. It's much smarter for me to pay the small fee for the advance instead of paying any kind of late fees that would happen if I were late on my bills.

I use the cash advance for everything from helping me with my rent, paying my electric bill to even buying groceries. I'm the only one in my house working and it would be almost impossible to make it without the cash advance for me to use.

The cash advance helps me sort of float my check so I can pay my bills on time and continue to take care of my kids. I don't have anything to pawn so the pawn shop is out of the question. There really isn't any other back for me at this time.

The cash advance helps me sort of float my check so I can pay my bills on time and continue to take care of my kids. I don't have anything to pawn so the pawn shop is out of the question. There really isn't any other back for me at this time.

Go to school

Payday loans help me with my financial needs when I'm in need to pay bills or buy food, etc...

Payday loans help me with my financial needs when I'm in need to pay bills or buy food, etc...

The cash advance helps me out most of the time with my utilities when I don't quite have enough to get them paid on time. I choose the cash advance because of how easy it is and can be paid back quickly. My only other option would be to go back to work but at my age that's really hard to do.

Mainly I use the cash advance to help me pay for my car insurance that just went up. It also has helped me with my car payments at times. The cash advance is a much easier way to get cash fast when I need it. Being on XXXX it would be so hard without this.

The cash advance is used by me primarily for help with bills but sometimes I'll use it for some extra spending money when I need it. I use to go to the pawn shop but was getting to be way too expensive and I risk losing my things. This is much more affordable.

The cash advance helps me especially with my rent but have used it for all types of bills and even food. It helps me catch up when I fall behind. I would have a a great deal of financial problems if this wasn't available to me when I need it.
The cash Advance Helps me out with paying my electric on time and sometimes gets my daughters med and other things. I already have XXXX jobs and I really dont have time for another so this is really good for me at this time. We all just need a little help sometimes.

The cash advance helps me whenever I am short and trying to pay a particular bill. It good for me because its just a short term solution to my needs. Other than that I would I probably have to get some sort of part time job.

A payday loan has helped me and helped me and family because I had a bill that was due and I did not have the money but I was able to get the payday loan which helped me not have any of my utilities be interrupted. It has also helped me to pay my car insurance too.

The cash advance helps me whenever Im in trouble and need help paying some bills and keeping my car on road. I found it to be a fast and effective way to keep out of the hole when bills pile up.

To pay my car note

I use the cash advance to help me with all my bills and even to purchase groceries. I use to go to pawn shops but they charge much more and are not convenient like the cash advance is.

payday loan helps me with gas to last for XXXX week and also personal needs for kids to get to and from school.

I get paid XXXX a month being XXXX and the cash advance helps me with all the little stuff that comes up in between when my checks come in. I find it to be an easy way to get some extra cash. It would be a major reconstruction to change things.

payday loan has helped me out by giving me the money that I needed for my use to help me with my light bill. ran short of money due to an increased light bill. nowhere else to borrow money in this short time.

When ever I need help with my bills and I dont have anyone to borrow from I get the cash advance to help me out where others cant. I dont have the kind of credit to get a loan from a bank so this is a blessing to me and my family.

When I fall short on my paycheck and need to pay some bills or something like that, Ill get a cash advance to get some cash to put into my account to cover those things. I've tried other ways to get some extra cash from other means but it is way too expensive. I choose this way instead of anything else that is out there.

The cash advance help me out during the holidays to help me buy presents. My VA Check only comes XXXX a month and Im short sometimes so this is my way of getting by until it comes in. During this time of year I also like to use it just to have some extra cash on hand for when family comes into town.

My payday advance works for me in time of need. Today I must make repairs in my home and iIl dont get paid for another week or so. Now I can make the repairs needed and pay my loan back when i get paid. This is a needed service to the community and it helps the consumer to meet their financial needs in an emergency.

There are times when I run out of money at the end of the month I use the cash advance to help me pay some of my utilities like electric and water. I would be in big trouble and I dont have any other way to get cash when I need some to help with my bills.

The cash advance has helped me so much in paying part of my rent because Im on a fixed income and get my check in the middle of the month and I usually am low on cash by the time my rent is due. It would be quite a struggle without it.

The cash advance allows me to stay ahead of my bills which to me is a great thing. If it was to go away I wouldnt know what to do, it is a great survival tool.

After I pay my rent is paid I usually dont have enough money to pay my utilities and even put food food on my table. I only get a little SSA check and I try to stretch things out the best I can and the cash advance is a huge help to me to get me through each month.

Sometimes when I run short or have a car repair or something like that, Ill use the cash advance to help me get by until my next check comes in. There isnt anyone else I can ask to get help from when I need it so Im greatful for this service.

I use the cash advance to help me take care of my XXXX kids. Being a single mom things can get really tight quickly and Im greatful to have the cash advance to continue to help me out when I need it to keep food on the table.
December 31, 2014

Im on a fixed income and Ive just moved down here to help my mom out and Ive used the cash advance to help me stay on top of things. Amscot has been very good to me even when Ive had to delay paying them back. They never hassle me and always give me the time I need to pay it back.

December 31, 2014

When I get in a tight situation and need some help with some of my bills the cash advance gives me the cash I need for them to be paid on time. I would really suffer if this service ever went away because being on a limited income I dont have other options to keep my bills paid on time.

December 31, 2014

Normally use the cash advance to help me with my little bills that come up that I need to get taken care of. Im waiting on a settlement so for now its been helping me keep my finances balanced. Things would be very difficult if I didnt have this.

December 31, 2014

I normally use the cash advance to help me out when emergencies pop up. From time to time I will need it to get me back on track and its fast with no worries. Id would have been in a huge bind if I didnt have this as my go to way for help.

December 31, 2014

Sometimes I run a little short on cash and whenever I need some extra cash I will get a cash advance to help me out with my bills. Being on a fixed income its been a great help to me to get me a little help when I need it to tide me over. I dont know what to do if I didnt have this. I dont have anyone else to turn to.

December 31, 2014

I have used the cash advance to help me with my mortgage payment and electric bills when I run short. Its a no hassle and convenient way to get fast cash when I need it. It would be extremely hard without it and I would probably have my light turned off.

December 31, 2014

I use the cash advance to help me keep all of my bills paid on time and sometimes even pay them a bit early. This is what I have to do because my credit is too low for a regular loan. So actually this is the only way I can get the help I need.

December 31, 2014

Im the only one working at home so our income has been limited and whenever I need help paying some of my bills, the cash advance allows me to get them paid without interruption. The good thing is that if I need a few extra days to pay it back, Amscot has always worked with me.

December 31, 2014

The cash advance helps me pay my bills like electric and other utilities. The electric is the main one and without the cash advance my lights would most likely be shut off. The interest rate is very reasonable and its fast.

December 31, 2014

The cash advance helps me make ends meet until the end of the month. I dont have any family or friends that I can ask for help so its the cash advance that has helped me out whenever I need it. I would be stuck between a rock and a hard place without it and would probably not be able to buy groceries at times.

December 31, 2014

I use the cash advance to help me keep all of my bills paid on time and sometimes even pay them a bit early. This is what I have to do because my credit is too low for a regular loan. So actually this is the only way I can get the help I need.

December 31, 2014

I really couldnt live without the cash advance. It supplements my income when I have things that need to be taken care of when I run short on cash. I most definitely would have had one of my utilities cut off if I didnt have this as my backup plan.

December 31, 2014

Helped me purchase groceries in between pay periods and helped pay utilities until pay helped pay utilities until pay day helps tremendously when you live paycheck to paycheck.

December 31, 2014

For emergencies when Im sick from work or other medical reasons why I would be short on my checks from work.

December 31, 2014

I take out the loan to help my daughter who is financially unable to pay her own bills and the staff is so wonderful and always takes care of me.

December 31, 2014

Very helpful when income falls short of expenses between pay periods

December 31, 2014

Helps me pay bills on time

December 31, 2014

Helps when Im low on cash and need to pay bills

December 31, 2014

My family has always lived paycheck to paycheck and the loan has helped us to get by a few times. Its always good to know this help is there for us when needed.

December 31, 2014

Need extra money building house

December 31, 2014

Helps to pay for school expenses

December 31, 2014

Need extra money for food etc. service is very good

December 31, 2014

They are very helpful and staff is great. I have coming to this store for XXXX years
Payday loans have helped my family and I for XXXX years. Has helped me when cash has been short. Payday loan has helped with family and household bills and food for my kids. Payday loans have always helped me when I needed the extra cash and I also got a title loan when I had to have an emergency surgery. When money is short, this is a helping hand. Helps me not to be stressed out for my car payment and rent. Any time unexpected expenses come up and I cant get a small loan from a bank that wont qualify me payday loans help me so much with tough times. When income is not available for extra expenses. Gives me the extra cash for various needs for my family. This loan has brought me up to date with bills. Helped me make house payment. Helps make payment till next pay period. Payday loan helped me keep my business when I lost my wallet. Helps to pay bills. Helps me pay bills on time. It helps me by paying bills. Helps with basic needs till payday. Helps me pay my bills and avoiding late fees. Provides personal financial support and peace of mind to ensure comfort while pursuing a positive financial budget. It helps me with XXXX shopping. This loan has helped me in an emergency situation. My daughter sings at many events and she needs new outfits so I run out of money and the loan fills in between paydays. They have helped me by having money before payday for bills that are due on short notice...among other expenses. It helps me pay my bills in between pay periods. It has helped me a lot because I have money to pay my bills that I am behind on. Payday loans have helped me recover financially without the daunting process of having to borrow from family or friends. Payday loans have helped me stay on top of bills. Helped me keep bills paid on time. Its helped me in emergency situations its been a great experience. Its helpful in time of need. It is vital to keep payday loans. Its more convenient especially when you get paid monthly and in between pay periods it helps my family and I to survive. It helps me when I am short on cash until my next payday.
Every now and then things come up and I need assistance. Payday loans have helped me when I needed extra money.

I need help now and then XXXX and bills

Its a good source of emergency cash

When I have an emergency I can count on it

It helps me for unexpected bills or problems that come up

Lends me money when I need it

Its come in handy to pay for bills and items right away before payday

It has been a relief to know that there is a small loan to help me pay my bills at time of need

Loan has helped me get through a rough time helping me help my mom who requires a caregiver. The service is great and the staff is courteous and understanding

The loan helps me out between pay periods with bills

Helped me to buy XXXX gifts

The ability to do payday loans has been very helpful during these rough days

Payday loans help me when catching up on my bills and mortgage until my paychecks come, plus the necessities that are needed at home. These loans are important for no struggles that I would be going through if I didn’t have the extra money.

I’m a single parent and grandma. It is hard for me to stretch XXXX paycheck XXXX ways. Payday loans have helped me so much.

This loan has been very helpful. Thank you for the help!

Given me time to catch up on my bills

It helps me with my bills and the folks here are wonderful!

It helps me between paying bills in the middle of pay periods

They help me pay my bills

Payday loans help me with emergencies when our paycheck is short

This helps me to catch up on bills and unexpected expenses

The extra money helps me with doctor bills and medication

For XXXX shopping

Payday loans help me buy food and clothes for my kids and myself and to pay my bills on time

Helps finances until next payday. Service is great, fast, and friendly

Helps pay bills

Payday loans help me pay my bills on time.

Sometimes I get a little behind on my bills the cash advance helps me get caught back up quickly. I choose this way of getting the help I need because its fast and convenient. Its great to have this instead of embarrassing myself asking family or friends for help.
We have used the cash advance for a few different reasons like a late bill that needs to be paid or like right now Im using it to have some extra cash when we go out of town for a few days. I like this because I only have to borrow what I need instead of a larger amount.

With my husband not working as much lately the cash advance is helping us supplementing his income during the holidays. We have only used it a few times so its not often we need help but it sure is nice to have when we need.

When I get in a pinch or a jam, I use the cash advance to get help. Usually its for things like care repairs, holidays, mini vacations and really just about anything that I just need a little extra cash to get me by.

Sometime I have just enough money to take care of my bills but then there isnt anything left over for the basics like food, gas or everyday things. I dont have any other way to get a short term loan so Im pretty sure I would be sunk without the cash advance service.

Im only paid XXXX a month and sometimes it can be hard to budget my money so when I need a little bit of help with some of the unexpected things that can come up I will use the cash advance to get me through.

To help with unexpected cost, such as car repairs or home repairs(broken window). The service has helped me many times.

Short term loan has helped me during those "in between" times and we needed food until the next payday.

Sometimes payday is just enough to make it, so I borrow from time to time to have extra. It helps to be able to go somewhere and get a short term loan.

It has helped many of times. Especially when you are in a bind and this place is here to help. It also helps when you need a loan to pay your bills. It is also nice to have this place to help when we need it.

I normally use the cash advance when I fall behind on my bills and being a single mom it can be hard at times. Its been more convenient than borrowing from someone else. It really helps when youre on your own.

I am in a commision based job. Income varies monthly. These payday loans have helped me meet my financial obligations when my commissions are down.

Payday advance loans has come to help me in being able to supply family and loved ones w/ XXXX gifts that I normally would not be able to other wise.

The cash advance is my solution to extreme emergencies when I have a bill or something that has popped up and I just dont have the money at the time to get it paid. Its much easier than going to a bank or something like that. I dont know what other options I would have other than this.

These loans have helped me when Im short handed on paying rent or any bills. Its important because when Im short handed the loans are here to help.

payday loans helped when bills are due and to avoid late fees and negative credit reports we have been able to look to payday loans for help.

I usually use the cash advance to help me pay my bills, especially around the holidays when times are a little tough. I like this because its a short term type of thing, I much rather to use a cash advance instead of dipping into my saving.

When in need of money to pay a bill, it is easy until I get paid.

When things come up that surprises me and and my husband we will use the cash advance to help us out. My husband gets overtime for a while now but when he has weeks when there isnt overtime since weve been use to the other pay we sometimes run a little short. We dont use the cash advance often but when we need it....we need it.

The cash advance helps me out by keeping my business a float. It helps me with my bills and gas when things are slow or when I get paid later than I think from my customers. This is my only choice for help.

I use the cash advances for bills. I am a single mother of XXXX and anytime I get behind or short on bills I know I can come to Amscot and easily get an advance that will help me get out of any bind that I may be in. If they took it away I would be struggling even more. They are very helpful in all of my times of need and have always been very helpful to me. They should not take the cash advances away!
The cash advance helps me out in multiple situations throughout the month. From bills to food for my family. I only get paid XXXX a month so without the cash advance it would be extremely hard to survive the month.

Sometimes I need help with gas for my car because it's a very long ride to work so the cash advance gives me that little boost until my next check comes in. I'd rather do this then ask my friends for money because it's just not how I want to handle things.

I only get paid XXXX times a month and sometimes there are bills that come due in my off week so the cash advance is always there when I need it. Borrowing from family is not an option and my credit isn't good enough to get a credit card so I'm thankful I have this to fall back on.

Whenever I need help with my bills I'll get a cash advance to help me with an assortment of things such as electric, groceries, and gas for the car. It really helped me with the holidays too, even since my husband died we only have XXXX income now.

The payday advance has helped me out with a number of emergencies that have come up from time to time like this time when my refrigerator went out and I needed it fixed quickly due to the holidays. I find this to be the most convenient way to get the cash I need quickly.

Times are really hard and sometimes I just need some extra cash to get through the month because things come up that are out of my control. I don't have great credit so this is a good thing for me. Honestly I make good money but sometimes things like medical situations or even rent need to be paid quickly.

I've only used the cash advance a few times for emergencies such as today. I had a tire go flat on me and I need to purchase a new tire and I just didn't have the money to get one so the cash advance is helping me get this taken care of so I can get to work.

I typically use the cash advance to help me out with some of my bills like my rent and car payment. If not for this service I would be in a lot of trouble. I'm trying to budget better and have a savings but for now with working and being in school it's rough.

Needing help with paying my rent is the XXXX reason I use the cash advance. I have also used it for electric and anything I may need a little extra help with when I'm short on cash. This was an easy way to get the help I needed. I already work XXXX jobs and go to school so for me, this is my only option at this point in my life.

The payday advance helped me by giving me money to send to my baby's mom for baby food and diapers.

The payday advance helped me when my car was breaking down. I was able to get the parts I needed to fix it so I could get to work.

As a single parent of XXXX the payday loan are such a great help when emergencies or unexpected situations come up. A parent always have to make sure I'm prepared for the worst.

The payday advance helped me by loaning me money to pay for my light bill. If I didn't pay for it it was going to get disconnected. It could not wait till next payday.

Single parent income XXXX a month has helped when these emergencies come up.

To pay my bills on time and for emergencies. Thank you for for your help.

Payday loans are helpful to me when I need a little extra cash before my payday. Sometimes bills are due and just won't wait. Sometimes I need money for my son's XXXX team and sometimes appliances break. I wouldn't be able to do anything if I didn't get the opportunity to get my cash a little sooner.

Helped me with last minute XXXX shopping.

I would rather pay Advance America a fee than pay overdraft fees at my bank. I work and have a small business also, I use Advance Americas services regularly. I can walk into a bank and get a $XXXX-$XXXX loan so I come here to Advance America and get a loan to cover my butt often and would be worse off if I did not have this option available.

Payday loans have helped me a great deal when I needed them most. Especially in an emergency situation when I didn't have enough funds.
This place is fantastic if you need a loan. It helped me a lot.

Had it not been for Advance America I would have lost my home a few times. The price is right for the loan amount. They saved me more times than I could count. Cause of them my kids will have a XXXX. Great people, great help and I would be lost without them.

Payday loans rescued we because I lost my parents last year and I was short on my rent from burring my parents and by getting the oan I have a roof over my head now and didnt lost apt.

I once needed money to pay my phone bill and got a payday loan when the bank wouldnt give me a loan

Well payday loans help me when I need to pay a bill and my paycheck has not yet come. Or when I am short on cash and I have something that is due right away like my sons dental bill or my car note. XXXX I used it for grocery shopping.

I have used the payday loan over the years to help with paying some of my bills when i was short in funds. I just started working full time and in the past few months, I have used payday loan to hlep me over the hump.

I am retired and a XXXX part-time. Certain times of the month and year there are less jobs. Also my son in XXXX, I send him packages. If i couldnt borrow money I could not pay my bills.

In my case payday loan have help me out in getting my car fix when it broke down. In other times when I needed extra money to buy my kids med when I had to get their shots also. So indeed they have got me out of a lot of problem

I needed some extra cash for a few weeks and a payday loan helped with out a hitch.

Payday loans helped me pay bills on time.

Payday loans have helped me with unexpected bills. Fast and easy!

Payday loans have given me the extra cash I need with few questions asked unlike the banking industry.

Short term loans have become very beneficial to me in the past. I have used them for emergency car repairs or if my pay check was short. This has truly been a life saver at times.

Payday loans have mostly helped pay my bills on time.

Payday loans have helped me stay on top of my bills when Im a little short. Very convenient to have this option.

Payday loans have helped me pay bills on time.

Payday loans have helped pay my electric bill this month.

Payday loan companies help me out in cases of emergency situations.

Payday loans are helpful when I am in a financial bind and need cash fast.

I get paid every XXXX weeks and sometimes things happen and I need extra cash before the next payday.
It helps when unexpected bills need to be paid. It also helps during the holidays and when unexpected appliances need replaced.

I am on social security and there are many months throughout the year when my ssi is not enough to get me through the month. In those months, I need the option available to borrow a small amount to get me through to the end of the month. The fee is only due monthly since I am paid monthly so it is not a horrible expense. I would hate to think of the position I would be in if I did not have this option available to me. The staff is kind and always helpful. Payday loans have kept me fed and help me keep my bills paid many many times when my income does not stretch. I need to have this option available.

Because it helps me stay up to date with bills.

This short term loan has helped me a lot by being able to pay my bills and the ladys here always have a big smile and are always in a good mood and answer all my questions.

I was in a bad car accident, causing me to be hospitalized and I missed a week of work. I had no paid sick leave left. I got my most recent payday loan just before XXXX to help me get through the holidays and get by until my next payday. Would not be having XXXX or be able to eat without this option available.

I ran short on money until payday and needed money for a car repair.

I can pay bills and grocery shop.

It helped when I was in a bind and needed money quick. Now Im looking for a new car and the money I was approved for was just enough. Without them I would be devastated.

I cam in for a short term advance for XXXX gifts.

I just moved to XXXX not long ago and have a good job, but had no washer and dryer in my house. My pay wasnt enough to be able to pay my bills and purchase a washer/dryer. I got my payday loan and purchased a used washer/dryer.

The ladies at advance America have saved my butt quite a few times. I initially came in because my husband had overdrawn our checking account and I needed to get money in the bank to avoid overdraft fees. I know that they will work with me when the bank will not.

Services are easy, convenient, and helps pay bills.

I am needing the loan to get by day to day. This week week my normal funds have been used to put a deposit on an apartment and utilities.

I use this service pay for some medical expenses and pay for some bills.

Short term loan have helped me repair my vehicle and XXXX shopping.

I loan for my parents who do not have a checking account. They use it for bills and to get through in a pinch.

A payday loan really helps when an unplanned bill pops up. Also, it helps when I have to take an unplanned short trip.

It helps stay current with bills after unexpected expenses. It is cheaper than late fees.

Sometimes money doesn't last until the time you need it to and a loan comes in handy. Something may pop up or need done before payday and a loan conveniently helps in my time of need.

Help me pay my bills.

In times of emergency being able to have some place to go and be able to borrow a small amount of money for a short term relieves a lot of stress.

It helps me keep my bills paid. It helps me be able to put food on my table.

They help fill the gap when money runs short between paydays.
If it wasn’t for check into cash I wouldn’t of been able to get my car cause every other loan place need a bank account or denied me when check into cash found a way to get me a loan so I think trying to close them is a bad mistake.

This has helped numerous times when my bills were ahead of my payday, so you guys literally kept my lights on in my house more than XXXX!

Short term loan has taken me out of debt when I didn’t have the money to pay bills on time.

To allow me the extra cash in between paydays.

Very handy and helps me a lot and it was very easy. I’m happy.

I got over extended for the holidays and needed a loan to cover my checking account. Better than all the overdraft fees.

I am a single mom. I work full time but even so, there are several times a year I use Advance Americas service to help me out when expenses are high. I use them when my kids need school supplies, at XXXX time and when we have plant shutdowns at work. I would not know what to do without this option. They are always willing to work with me and they have repayment plans available XXXX a year which helps me get it paid off.

There have been time where I was completely out of money. My husband and I had financial trouble and my husband was not working. If I couldn’t make a payday loan we wouldn’t have had money for rent or groceries. I think if used correctly payday loans are extremely useful.

I have needed to have short term loans on occasion. I have used this service for unexpected expenses and am fully aware of what the expenses in using this service is it should be my choice if I chose to use this opportunity.

Being able to take out our loan against our vehicle allowed us to pay unexpected expenses and and medical bills. We don’t have enough credit to be able to attain real credit so this service is very important to us. Thank you!

Even though the interest is high the loan made a world of difference, it has: helped keep my electricity on, helped get my son home when his tire blew on the highway etc. I pay it off and borrow when I have an urgent need I have no one & no family I can borrow from.

A short term loan is a quick response when life gets a little challenging. Sometimes we need a little extra cash just to put food on the table. Sometimes a paycheck just doesn’t stretch as far as it should.

The loan worked for me. Helped me when I was broke it worked for me.

Helps between paydays

I borrowed from a short term lender to help pay for my bills when my paycheck was short. From my experience the process was quick and easy. I would recommend to anyone.

I really enjoy getting a payday loan. The service is always easy and friendly. I loan is a huge help.

Payday loans are a great service, the terms are fair, and time to payoff works well. The loans are helpful. I borrow for all my needs.

It’s nice to be able to use a larger chunk of money to pay off my smaller debts. I do try to pay them off as quickly as I can. Nice to know I have an option when in a bind.

Payday loans help when things are tough and I don’t want a check to bounce. Bounced check fees are way too expensive. It’s been a great service, nice and smooth. Just pay and all is well.

I use payday loans to help with unexpected expenses. The loans have been a huge help to cover car repairs and when I’m short on my paycheck.

Payday loans have helped me keep up with payments on bills when in need. Nice to have the extra money, they are great!
I am a low paid single mother. Often my child support payments are unpredictable so it’s less expensive to borrow a payday loan. For example my credit card payment is $XXXX per month with a balance of $XXXX. The late fee for the card is $XXXX more than my payment. I am fully aware that I am borrowing money from my next paycheck. I am responsible and don’t have enough money for emergency savings. I don’t think the payday option should be taken away from us. This is my emergency fund and I am grateful for the option.

Payday loans are helpful when you are in need of extra cash at the moment but you know you will get paid next week. When emergencies happen you can always know you can get a payday loan when needed.

I use the cash advance to basically survive from time to time to help me buy food and keep my bills current. I’m on a budget but as soon as tax time is here I’ll probably not needed.

I was able to spend time with my family out of town and when I came back home I had miscalculated funds. The cash advance I received helped my family to continue to live comfortably.

Payday advances help me cover bills that I need to pay before my payday. When I don’t have the money I can get a loan, pay my bills on time and save money on expensive late fees or expensive bank charges.

I have an ex that can’t work regularly and when that happens I don’t get the child support when I should so the cash advance has helped me supplement until I get my support check. Being a single mother things can get tight so this is a huge help to us.

When we run low on cash for bills or for the holidays we will use the cash advance to help put some extra cash in our checking account to cover things. We are getting better at saving so we probably won’t have to use too often but it’s nice to have this as a back up.

Using payday loans has helped me meet my needs to pay bills when I don’t have cash available. I have no family or friends in the area who have the ability to loan money in a crunch. Payday loans bridge the gap.

The cash advance has really been a lifesaver for me. There have been a few times I was strapped on cash and had a bill I was short on to get paid and the cash advance made sure it was taken care of on time.

Typically I use my cash advance to get through car payments and groceries for the family. I don’t usually get my paycheck until after all my bills are due and this helps me pay them on time so I never have late fees.

My paycheck has gone from being $XXXX a week to $XXXX a week and the cash advance has been helping me keep up until I can get used to this and come up with a new budget. I’ve also used it when some sort of emergency comes up.

I use the cash advance to help me pay some of my bills and sometimes it comes in handy to buy groceries. I’m using it now to help me get my tag for my moped. I truly don’t have any alternatives and would probably just suffer when I needed help.

I use the cash advance to help me out with my car repairs and other or any type of issues that come up and I’m in need of fast cash to get me out a jam. This is the best way for me to get things taken care of.

I’ve been in and out of the hospital and have been missing some work so the cash advance has helped me with my bills and for the holidays. I’m almost caught up now but if it weren’t for the cash advance I would probably have been kicked out of my apartment.

I just had $XXXX worth of van repairs and I’ve been using the cash advance to help me get it fixed. Other than that I use it for unexpected bills that pop up such as medical expenses for me and my wife.

I’ve been using the cash advance for a while now and it has helped me get by paycheck to paycheck with my rent. My rent consumes my $XXXX paycheck of the month and things spiral out of control from that point on.

The cash advance really makes it easy for me to stay on top of my bills and with kids things are always coming up. Right now I’m using it to help me fix my car. If it weren’t for the cash advance it would be a real struggle in today’s economy.

I recently had a small business I was getting started and the cash advance has been there for me to keep my bills paid on time while I work on my business. It really helped me through a rough patch and now I’m back on track.

Usually I tend to run out of money a week before I get paid and getting the cash advance helps me keep my finances in check. I’ve also used it for taking some trips to extent my paycheck a little bit.
141226-000050 December 26, 2014 I use the cash advance for any type of emergencies that come up like car repairs or for any type of medical issues that come up. A good example would recently I had my water pump go out on my car and if I wasn't able to get a cash advance to get it fixed I wouldn't have been able to go to work.

141224-001198 December 25, 2014 I feel it would be a big mistake to close down this business because it's a big help to us as a family in makes life better focus and our children so they don't get deprived of their needs all year round. And it gets our bills paid on time. So they lights dont get turned off and so we have money for gas to take our children to school and do our children don't go hungry and we don't have to go on welfare. This place is a big blessing and many families would suffer if it wasn't here for us. May god put it in your hearts to do the right thing for all!!!!!

141224-001190 December 25, 2014 I have some emergency for my family and this is the only place I know to get money and send money to my family. It helps me!

141224-001187 December 25, 2014 This service has helped my family and I many times over the years. We have had unexpected cars breakdown and holiday shopping. The short term loans I have gotten here have helped us through those times and we would not have made it with out the help.

141224-001067 December 24, 2014 So when some of my bills are due before I get my next check I will get a cash advance to help me with that bill. Its a fast solution for me when my credit is lower than I would like. My only other option would be to borrow from someone else.

141224-001044 December 24, 2014 When I came up short on an electric bill I used the cash advance to help me out and get it paid. Have been in a cycle that Im going to get out of once tax season comes around. It was much easier than to ask someone for a loan.

141224-000854 December 24, 2014 I use the cash advance to help me catch up on my bills, unexpected medical bills and even food. This is the cheapest way for me to keep things straight. Id be going under and it would be just a matter of time before I was homeless if it weren't for this service.

141224-000793 December 24, 2014 I'm using the cash advance right now for the holidays and have also used it for when I've had some home and car repairs and needed some extra cash to get them taken care of.

141224-000765 December 24, 2014 Whenever I need help paying my electric bill, medical bills and groceries I will get a cash advance to supplement my income before my monthly check comes in. I cant go without my medicine or else I would have a severe attack so the cash advance has been a life saver to me.

141224-000727 December 24, 2014 I need this payday loan because I need to pay bills with it. Phone bill and car insurance.

141224-000719 December 24, 2014 helped with my light bill when it was extremely high and my check did not cover it.

141224-000445 December 24, 2014 Money Mart has really help me by loaning me money to pay my bills and other expenses, such as electric bills, water bill, cable bill.

141224-000427 December 24, 2014 I needed money to finish buying toys for my grand kids.

141224-000388 December 24, 2014 We will use the cash advance to help us with paying our rent and other things that come up from time to time. I also have used it to help out my sone when he needs some extra help since he has XXXX kids. We really dont know what would happen to use if this wasn't here for us.

141224-000363 December 24, 2014 Bills add up and Im just trying to stay ahead and with the holidays the cash advance is my way of getting a little extra money to smooth things out. Recently it has help medical bills that I've had.

141224-000351 December 24, 2014 My payday was a week away. I had a flat tire and a payday loan helped me purchase a new tire for my car.

141224-000278 December 24, 2014 Both my husband and I are on a fixed income and we usually will use the cash advance to help us offset some income for us when a bill sneaks in on us and we need some extra money to pay for something. If we didn't have this we would probably have to ask our children for help which neither XXXX of really want to do.

141224-000255 December 24, 2014 need money for funeral expense

141224-000216 December 24, 2014 Usually I use the cash advance to help me with my bills but this time Im using it for a dental bill that came up right during the holiday which would have put us short for buying presents. If not for the cash advance my checking account would be in the negative more often than not.

141224-000201 December 24, 2014 They have help me with a pass due bills and traffic ticket.
It helps me to my next pay day and it helps with my bills and it is a joy to have.

I made on a strict fixed income and any changes in my bills can throw things out of control, so whenever that happens the cash advance is always there to help me out. I truly don't have any other options at my age so I'm so greatful for this service.

The cash advance is a real savior to me. I've been in tough times before when I have needed quick cash to help me pay a particular bill and the cash advance has bailed me out and made sure my lights stay on.

Normally the cash advance helps me with the day to day necessities that come up but I've also used it for helping me pay for groceries, electricity and other monthly bills. We would be in a lot of trouble if I didn't have the cash advance to help me and my family out.

I only use the cash advance to help me make my mortgage payment. Only XXXX months more and I will be done. It has been a great tool for me and my husband to have at our disposal.

When ever I fall behind on any of my bills I get a cash advance to help me out and make sure they are paid until my next check comes in on the XXXX of the month. If the cash advance was taken away I would be in a horrible situation and would fall way behind on my bills.

The cash advance is a real savior to me. I've been in tough times before when I have needed some quick cash to help me pay a particular bill and the cash advance has bailed me out and made sure my lights stay on.

Normally the cash advance helps me with the day to day necessities that come up but I've also used it for helping me pay for groceries, electricity and other monthly bills. We would be in a lot of trouble if I didn't have the cash advance to help me and my family out.

I only use the cash advance to help me make my mortgage payment. Only XXXX months more and I will be done. It has been a great tool for me and my husband to have at our disposal.

Payday loans are very needed and helpful, especially for myself a single mom that has tried and have been 100% unsuccessful at obtaining a loan through a commercial bank / traditional institutions.

A short-term loan has meant the difference between feeding my family at the end of the month when extra bills are due.

When my paycheck gets delayed or if I need some extra cash for the holidays the cash advance has always been there for me to help get things taken care fast and easy before my check comes in. I really like this rather than going to a pawn shop and risk losing all my stuff.

The cash advance helps to pay bills and keep a steady flow of income for unexpected expenses. If the state of Florida got rid of cash advances I would go to family or friends and try to get extensions on my bills.

The cash advance some times helps me just get by. Most recently I used cash advance to help me remodel my bathroom faster than I could on my own. If it weren't! For the cash advance, I might not be able to pay a bill on time.

My hours fluctuate from week to week so the cash advance has helped me on the weeks when its lower than expected to keep all my bills paid on time. If not for the cash advance I probably have to try to get another job.

The cash advance helps YYYY me and my wife by filling the gaps we have in pay when we need to pay a bill or when something comes up and we don't have the cash. We like handling things this way instead of going to a bank where you have to borrow more than you need.

Payday loan is cash when I need it the most, and with a smile

This payday loan helps with bills and getting other things caught up.

Mostly both my wife and I get paid on the off weeks of when are bills are due and the cash advance is an expensive way for us to get cash now and pay the bills on time so we are not late on any of those bills. We would much rather do this and take care of this ourselves then to run to family for help.

I'm waiting to get a settlement and for now the cash advance is helping me get by until it comes in. This emergency situation is just what is needed. I'm also using the pawn shop as well but this has really been working well for me.

The cash advance is very helpful to me when a large expense comes up and I just don't have the money to get it taken care of. Its really a small price to pay for financial sanity. I'm sure there are a lot of people like myself who don't have any savings to fall back on.
The cash advance helps me if I ever need help with bills for the month, or if I'm in a sticky situation and can just pay back the debt XXXX weeks later. If cash advance were to be taken away tomorrow I would honestly not be in good shape at all.

I use the cash advance when they fall in between when I get paid. The dates that they are due won't change nor will they wait for payment, so the cash advance helps me get them paid on time and avoid late fees. It's hard living paycheck to paycheck and I refuse to use credit cards.

The cash advance has helped me in many ways, helps me get by when funds are low. When you just need that extra money for bills or food for my family. It's a great tool to have as a backup when funds are short.

How hasn't it helped!? As a single mom it's helpful.

I needed a loan to get me through to my check. It was very easy and they did it so quick and helped me a lot. Great service and very friendly. Best place to come!

We have come across money shortfalls this year and Advance America has been a life saver for us in our time of need; always friendly and hassle free.

My company expenses take a long time to receive and process. Since they are out of pocket Advance America helps to fill in gaps between paydays.

I come to Advance America when in a short loan for bills. They go above and beyond their duties to help you! They are great!

My short term loan helps me pay some of my bills I am short on which gives me an opportunity to stay caught up and that helps out a lot.

I am on a fixed income so when an unexpected expense comes up this is my way of paying it. It also allows me to payback over time.

I use this service when I'm behind on my bills. It helps me play catchup to a possible disconnect notice or past due bill I cannot afford at that time.

We use the cash advance to help us out with our bills when we run short. This time though, we are using it for some vet bills. I don't want to borrow from my family and in a way I'm really just borrowing from myself when I do a cash advance plus its short term.

Just needed a little to hold me over until payday

It's convenient because my credits not that great.

These loans help from payday to payday and sometimes when emergencies occur.

I utilize the service to help provide me with a little help when I don't have enough to pay my bills.

When I got behind on some bills it helped that I could get a short term loan.

Without it my family would suffer and struggle between paychecks to get food, pay bills and meet our daily needs. I appreciate the service; have used it for years.

I come in here to meet weekly needs between major bills that come up you don't budget for.

I have had car, medical, travel emergencies and did not want to go to friends. I am XXXX and it is sometimes difficult to plan your spending for XXXX days without error.

Sometimes people get into situations where a little money is needed. Times have been tough and the United States should have some sort of outlet for its citizens. This service is needed.

I need payday loans due to the fact that I am short on cash this week and need to pay a few important bills.

I used short-term loans to bridge the gap after the death of my husband.

Emergencies and it helped with XXXX.
It has helped me on several occasions when I needed extra money. Its easy to get and it helped me in the short term. They have been very helpful, customer service has been excellent.

When I am short on utility bills and other items that are time sensitive it is worth the finance charge to have peace of mind that I am able to pay my bills on time; I am able to pay my bills on time even when times are rough and Im awaiting funds I've already earned.

I have the short term loan because you never know when youll need a little extra cash.

It has helped me pay for things right at that moment like unexpected medical visits and car repairs. The service is always great. All employees are extremely friendly and very helpful. I would definitely refer them to friends, family and coworkers.

Since Im on social security it fills in the gap. The people here are so courteous; its enabled me to help out my children.

It helps to get out of jams with bills and other unexpected things.

It was really good customer service, fast and friendly. I used the service to pay an unexpected bill.

Medical emergency came up-had to leave unexpectedly. Need to make payday loan to get out of town.

Hard to pay bills when I only get paid XXXX a month. This helps me very much and keeps me a float.

I come in here to advance my money so I can pay my bills and keep my credit score up.

Payday loans are very helpful in emergency situations.

I come in here to make ends meet. If I didnt I dont know what I would do.

I need the money to keep going and to make ends meet with food and bills.

It has helped me pay unexpected bills when there was no other way to get the money quick. The people who work here have always been very helpful.

Its helped my pay my bills and anythign that has come up. Im a single mom so it helps out a lot. This place is very friendly and helpful.

I am on a fixed monthly income. My hot water heater went out, it costs XXXX to fix the tank. I dont have any other place to borrow the money. A payday loan will help my family have hot water.

Short-term loans are sometimes necessary to meet bills and emergency or unexpected expenses. Sometimes a short-term loan costs less than overdraft bank fees. Advance America has been a very helpful resource.

The cash advance has been helping me lately with the high cost of electricity. I have also used it for groceries when I run a bit short on cash. I dont really have any other options in my life to get this type of help quick when I need it.

I use the cash advance to help me out for pretty much everything. I usually use it to make sure my checking account stays on the plus side. With the cost of bounced check fees this is actually a quick and simple way to keep my financial situation level.

My income is fixed every month and sometimes I need just a little extra money until my next monthly check comes in. Right now I have a house full of family for the holidays and its helping me with food for everyone while theyre here.
I use the cash advance to help me out with my bills such as groceries, electric water or anything I need some extra help getting paid. I don't know what I would do without the cash advance.

I need payday loans for bills and any other financial problems that I have to pay for.

If it weren't the cash advance I would not be able to go to the doctor or really even survive because things are so expensive and my monthly check only goes so far. This is my only savior to being able live day to day.

The cash advance has helped me enormously. I'm on XXXX and only get paid a certain amount and when we have medical things that need to be taken care of, the cash advance has been a lifesaver. It has helped us put food on the table after all other bills are taken care of and there isn't any money left over to eat.

Help ends meet financially.

I come in whenever I need to make ends meet from paychecks, without their help I would be in trouble.

Because of payday loans I was able to get bills I was behind on paid and it helped save money by avoiding big late fees.

Payday loans have helped me out a great deal in desperate times. Also it has helped me pay rend a few times

I have a very big family and with our hours being cut at work we sometimes need help to make ends meet. We use it for a number of things such as credit card payments, electric or anything we may not have enough money at the time to get something paid. Me and my family would really be hurting if this ever went away.

The cash advance helps me pay my bills when I don't have enough when they are due. Having the cash advance allows me to get money that is needed to run my home. If the cash advance was no longer available it would put me behind on my bills.

Payday loan has helped get bills paid by due date when my checks don't coordinate with them

It works better because if I bounce a check Id get a bigger charge from my bank and possibly go to jail and it helps me pay unexpected bills

Help to pay bills and day to day back and forward to work

Medical emergency came up. had to leave town. Needed cash fast and thats what came to mind. payday loan.

These payday loans have helped with bills, last minute gifts, home and car repairs.

Payday helps meout When I am short on rent and food for my kids. I ran short on the rent money because had to pay extra money for a home inspection, the payday loan will help because I have nowhere else to borrow money.

I am asking for this loan because I had paid my other bills adn I needed the money to pay my lights.

It helped me to pay my light bill-they was to cut me off cause it was more than last.

short on money for XXXX-even the $XXXX helped out! Due to new job i needed money. Thanks!

Had an unexpected bill come up and was able to pay it on time with the help of Advance America and the payday loan

Payday loan has helped me pay my bills. Great customer service ... Thanks for being here

When my wife died I needed help to have the deposit for her headstone.

When I need extra money cause my paycheck is short, the payday loan comes in handy big time!

It has afforded me the opportunity to help my kids with college expenses.

Advance America has helped me in a rough spot.

I was stuck in a bind and a payday loan has helped me versus a bank loan. My credit is not that great.

Easier to get money when your credit is bad and the bank only gives you what your check is, not what you need for your bills.
I don't have any credit so I don't have any other source of cash in case of emergency. I don't know what I would do without it.

This company has helped me out to help pay my bills when I was in a bind.

Please don't shut them down. They are here for when I need them. I borrow so I can pay my car payment.

Slow & expensive but I think worth the trouble & expense to know I have available funds when needed.

Short term loans have helped me get my daughter set up in her new place and keep on track with my bills.

Payday loans have been a tremendous help to me and my family. The process is easy and have recommended this service to my friends and family members.

I XXXX started coming in because I fell short on money for bills this service has helped me out a lot.

A short term loan helped me big time. When you get stuck with a tough situation where you need money right away you can come in and get money. It's very easy and also very easy to payback. They work with you as well which is great. Much easier than trying to get a loan at a bank.

Short term loans have helped when unexpected things pop up and I have no where else to turn to but payday loans. I can't get credit so this is all I have.

Payday loans have helped me through many situations recently and in the past. If it wasn't for payday loans I really don't know what I would have done.

Payday loans have helped me with auto repairs and credit card payments when I could not pay on time.

Payday loans have been very helpful. I truly am thankful for this service and it is very helpful with paying my bills.

My experience with payday loans has been wonderful. Payday loans have been there for when I was in need of cash before my payday.

When emergencies come up payday loans are here to help meet my short term financial concerns.

This has helped me with short term loans in order to pay my bills with out late charges and when emergencies have crept up and I needed funds quickly.

I had to rush a bill and payday loans was very helpful.

Payday loans helped fill a void to pay off bills when I got behind.

I ran into a situation where I needed tires for my truck. The tires were at a point where it was unsafe to drive my vehicle. I was able to obtain a payday loan to get new tires when I could not get a loan any where else.

Sometimes I don't have enough to cover all my bills. A small loan helps to carry me over to my next payday.

Why I use short term loans is to be able to eat and get gas to get to my job. Sometimes it is to help pay my rent or a bill. It is a godsend to me. Please don't take it away! I have gone to a bank for a loan and they won't give me one.

Helps make check to check situation bearable.

The payday has helped me more than many ways. When I was short for rent or need funds for food I knew that I could count on payday advance to help until I got paid.

It has really helped me out financially because I only get paid XXXX a month and I sometimes have to pay unexpected bills.

Although it is a costly choice I have benefited greatly from using this service for years. Definitely has gotten me by paycheck to paycheck.

Made it possible for XX/XXX/XXXX for the kids and not falling behind on bills.
I wanted to pay my bills by the due date and the loan helped with that.

The short term loan has helped is in many ways. We got it at first to fix a car and have used it to make sure bills are paid that normally wouldnt get paid on time. It also helps us make sure our kids have everything they need.

This helps people who would otherwise not be able to get quick loans or cash for bills that pop up or emergencies that arise with even people who are not down on their luck or who stop in for loans for weekend adventures are welcome. Also they offer repayment plans for returning customers that others financial institutions wouldnt offer.

I took out a payday loan when I was short on my bills. It was a relief to know my bills were paid and I didn't have to worry about shut offs.

I decided on a payday loan when I missed a few days of work and my paycheck was short. It helped me to avoid much more expensive overdraft fees.

Needed the payday loan to help with medical bills in order to not go into collections.

My credit is horrible and with the payday loan that doesn't matter. The short term loan gives me a chance to prove that I can pay on time and has helped me when I needed a quick money fix.

It helped with car repair.

We needed extra money for husband medicine.

When I just don't have enough money to make it to payday, its nice to be able to get money so I can get gas money to take my child to school or out to eat. Sometimes my check is short so I get a payday loan to get presents for birthdays or X/XX/XXXX. A lot of my payday loans go to help my child's happiness. Or if something was to happen to my car I could use it there too. If I didn't have this place to come to I don't know what I would do, its easier because I don't need credit, just a job, checking acct and statement for fast cash, easy way to help take care of my family.

It is helping me pay my mortgage bill.

My daughter in law and son where about to lose their van. XXXX told them if they don't come up with a payment today they will be coming to get it. Thank God I was able to get a loan.

Payday helps me pay my daughter's bill. It also helps us with the grandkids needs school supplies. Helps one with need to have a XXXX and cant pay for it. So thank you very much for pay loan.

It is always great to have a short term loan because it can help the situation of many people that comes to them when an emergency occurs. It is very important to me because it has helped me to pay due bills, buy food etc. Until next pay days, the short term loan is a great way to help people get by with their lives. This is a great thing please do not take it away. It is one great solution!

It helps before our actual payday comes and is very convenient in doing.

We were short because of hospital stay and meds. Needed money to pay bills and this payday loan really helps out.

The has been a rough challenging year. This loan has given me more than a cushion for bills and other financial concerns. This company has truly been a blessing.

It has helped me pay bills when Im in need of money now. The service is easy and fast. It has a saved me from getting my electric shut off and other things.

I was between paycheck and I had a major car problem that came up. Bank do not give small loans so I came to advance America and took out a small loan. I was able to fix my car.

Immensely life changing, after all its stretching my own money. It is so worth it. I've been able to live a much better life. These laws should never go away while the economy of this country is so down and out for the count.

Short term loans help when you need money in a hurry, when the need is right now. For car repair, household repair, etc.

Husband was ill and in hospital, since he missed work we needed the cash to help pay the bills.

Is fast and easy for me. If I don't need to do this in a month then I don't have, but if I do then its great.
I ran into a few car issues and was not able to obtain a bank loan. Advance America was quick and convenient to work with. I was able to get my vehicle back on the road and able to continue with a normal life.

When I need money for emergencies I come here to receive a short term loan. I don't need to have a credit rating.

I can get money here while the banks make it hard to get a loan especially when you need money, however short term it may be.

This helped me when I had a breakdown and no other way to fix my car.

I think this program is very good and helps people get through these hard times now days like me.

It is much more convenient than trying to get a bank loan for just XXXX dollars.

It kept me from going to the bank at time

Was behind in my bills and they were there for me. Got me where I needed to be.

Consumers was going to be shut off. I am so thankful for advance America.

I use payday loans because its easier and convenient. Banks require too much information and its a long process.

It helped me through. Way easier than a bank loan.

Chose a payday advance because it makes ends meet.

Used payday advance fixing my car mostly and paying consumers bills.

Helped pay bills, courteous, kind, and very helpful

It helped me when I had a financial crisis and didn't have anyone to turn to and advance America was there for me.

Cash advance is easier for me than my bank. Sometimes I need a little extra cash to get by.

It ha helped me when money was short and easier than getting it from the bank.

More convenient than bank. All that information isn't needed and its quicker.

Easier than going to the bank to get a loan.

Very good, it helped me a lot to pay my bills when I need it.

It has helped mainly for auto repairs and other unexpected bills because I live on a fixed income due to XXXX.

I had to pay the bank a balance of XXXX.

This short term loan has really helped me being a XXXX low income peon raising a XXXX year old child in school. It helps me keep up with my car and I can keep up with my bills on time. My car gives me a lot of trouble sometimes and I can get it fixed without charging.

It helps between pay periods.

I use payday advance when I fall short on a bill and I don't have to borrow no more than what I need.

They have helped me by providing me with extra funds to buy groceries for my family for the month.

I have used short term loans for quite some time. They have really helped me when I was in a financial bind. The very first time I used this service is when my motor went out in my car. I came in and filled out and app with no problems. I believe I would not have had it is easy with the bank. Another time is when I had an emergency where I had to make a trip to Texas. Again I had no problem with getting the loan and overall they have been there for me.

We needed money for car repairs. We needed money to get us through payday to payday XXXX. We needed money for house repairs. We needed money for tires. We paid the loan off then needed money for XXXX/XXXX.

Sometimes there is an emergency or need to help family. Payday loans are costly, but fast and quick. I would not be able to get a loan at a bank. Also, it has saved me from multiple over-drafts at bank, which is very expensive.
I get paid XXXX a month, so money is usually tight towards end of the month. Having the option to get a prepay day loan allows me to stay afloat.

Well the payday advance has been very helpful for me taking care of family to eat and give them a place to live. Very grateful for the payday advance.

Coming up short to pay a bill the payday advance are there to help always. Medical bills are unexpected and they are there again, and again.

When i am not able to pay my bill on time, the payday loan is always there to loan me when I need it.

Payday loans have helped me in cases like this after a holiday i was short on my rent and this helps me get back on track. I know that i have until my next paycheck to payback and I am not stressing over funds.

The payday advance helped me purchase some concert tix. When i couldnt wait til payday. I was able to go enjoy a night out with my friends because of my loan.

We over spent or misjudged when our auto payments are coming out. We used a payday loan to help so we can make our auto payment, dont have to stress, and dont have to borrow from family members. We used this service for XXXX week. The fees were much cheaper than the fee the bank would charge to cover a bounce or overdraft check.

Payday advances have helped me out in many different occasions. Theres been times that i need some extra money for the holidays, car repairs, or even groceries.

I think the payday loan is very helpful. I had a death in the family and i it wasnt for this i would have not been able to attend the funeral because it was in Arizona.

Working full time and paying bills full time doesn't always equal up to the "American Dream". Payday loans have been able to help me keep up on life and still be comfortable to help me achieve my dreams.

The payday advance has helped me to be able to make my payment on time with out late fee and buy my kids things they need for school.

When I need money for my bills and rent i can count on payday advance for a loan and i wont be behind on my bills.

When I am in a bind payday loans are an amazing help for an emergency financial problem.

I am a XXXX mom, low income, in school, cant qualify for school loans. Payday loans helps put gas in my tank and food on the table.

Payday loans have helped me maintain my livelihood when my husband separated from me and left me with no funds. It has helped me maintain my car insurance, put gas in my car, and provided me with the necessities for my XXXX month old daughter. I am thankful for payday loans.

I was able to borrow from a short term loan provider when I was in a pinch. Borrowing money from a bank takes XXXX weeks. I needed a loan fast and was able to get what I needed and pay it back with my paycheck. Its not time consuming, its fast, and I have the cash right away.
I borrow money from a lender from time to time to help me when I struggle with things. The people and experience is always super friendly and nice. I really like the options I have to extend my loans when needed. This makes it easy for me to pay off.

I am a XXXX year old male with many medical problems. As good and as helpful as the medical staff that has helped me greatly the cost is extremely high. XXXX income alone cannot pay for medical bills. Payday loans has helped me by covering the costs of these expensive bills.

Payday loans have helped me with emergencies, like prescriptions for illness and absolutely do not have any cash. it could mean life or death in some circumstances pharmacies do not give free medicine.

Payday loan has been helpful because I have no money and I have a phone bill to pay.

The payday advance loan helped me when I was short on my bills and had no money. it really came in handy.

The payday advance helps when I really need money fast. It has save me time and has gotten me out of countless emergencies.

It is a lot easy to get loan at Advance America then a bank

they help me in a time of need car problem my coming here to get the money to buy the part to get it fixed. That helped me to be able to get to work.

Money for loan was to help pay for my son when he XXXX playing XXXX, and we didnt meet our deductible.

Had to pay bills with entire paycheck needed money to survive until next paycheck.

I had a bill that came up, then the water pipe it was my car notre and it was all unexpected and I very thankful for this place and that laides here are very help.

It has helped me to get the things I needed such as the part that broke on my car. I needed the funds immediately. It could help with XXXXX presents for my kids. Without payday, I dont know how I would have managed. It is a big help.

Easier than going to a bank to get a loan

This short-term loan has really helped me. Being a XXXX, low income person, raising a XXXX yr old child in school. It helps me to keep up with my car and I can keep up with my bills on time. My car gives me a lot of trouble sometimes and I can get it fixed without charging. Thanks for your help.

My bank does not offer small personal loans. I needed to pay my rent before an eviction and advance America gave me a payday loan to pay my rent.

When in need to fix my car. Loan helped me out a great deal unyil I receive my next pay. The transmission went out in my car XXXX days before my pay.

I came in to get money to finish XXXX shopping for my kids and grand kids.

Its helped when money was tight after unexpected bills come up that need to be paid right away. It was convenient and an easy transaction.

Instead of being behind on my bills and getting charged $XXXX for every overdraft, I can take out a loan to cover my bills for only a charge of $XXXX.

Low rate instead of taking out a loan and is easy to get fast assistance.

To make sure I have monthly rent covered and cost of living cash on hand.

I had an unexpected medical bill come up and wasnt sure how Id come up with the money. I had used the company before and knew I could trust them so decided to come back.

It helps between pay periods.

I use payday advance when I fall short on a bill and I dont have to borrow no more than I need.
help me with finances, due to dead in the family, which I had to spend for. Due to spending, which I would other not have.

After having the unexpected expense of a car repair, my payday loan from Money Mart enabled me to get it fixed and kept me able to go to work. Thank you, Money Mart!

Payday loans are helping me to help get by and pay bills that are due before payday.

Helps me stay on top of my monthly expenses always convienent.

Payday services help me when I short on cash or behind on bills. I dont have to take out a loan or when I turn down for a loan this service help out. Please do not take payday services away.

Just moving here from Indiana pay advance America help me get back on my feet. With it being so close to XXX/XXXX they have all ways to help me send money back home. I truly appreciate all the help me with.

Relief of stress in between paydays. Because of how I was to pay bills before next payday I suffered a XXXX from stress of that worry.

I need money before my check comes to get by.

Live check by check sometimes when going out of town need extra money.

When im short on my paycheck or in need of other things it helps out.

I was low (extremely) on funds. I need to do some repairs on my vehicle. They were very helpful.

Helped get my power on.

I would not say they are good for me, but they do work for me. I have to shuffle bills around a lot so it helps me get by till the next payday.

Short term cash advance is helpful for unforeseen expenses.

My previous employment had decreased in hours therefore my pay was decreased so being able to come get a short term loan has helped me tremendously.

I like having the option of paycheck advance. The opportunity to have money available right away when needed has worked great for my work.

It helps me when I need a little extra help to get to payday.

It has helped me when I was short on cash in between pay checks for bills.

Pay a bill and expenses in tell payday

To use advances to pay bills and have extra cash for unexpected thing. I use it to help when needed.

To make it by

Gets me by to next check things come up it helps a lot.

This payday loan has helped me by providing me this payday loan to get back on my feet and stay on my feet and pay my electy bill.

I have had a great experience with the staff who are always helpful and friendly, the payday loan has helped me with unexpected expenses

Its helped a lot paying bills; light bill, phone bill, grocery

The payday loan was very helpful when I needed cash to help pay a unexpected bill. The staff is very courteous and always willing to lend a hand

I have used payday loans to help out with bills, and the last time to help us get to my father in laws funeral

I got payday loan to help pay medical bills for me to have XXXX. Was for money we pay up front.
141216-000772 December 16, 2014 I had a small check last payday because of XXXXXXX an I need the extra money to help my truck/insurance an to have cash to last me until the next payday.
141216-000672 December 16, 2014 help me with paying bills. Also when I need money before paydays. When I need to buy something for my X girls right away.
141216-000574 December 16, 2014 This payday loan has actually helped me out so much. If it wasnt for this short term loan I would have been without utilities. Thanks so much and God Bless
141216-000415 December 16, 2014 It was available when an unexpected emergency came up
141216-000343 December 16, 2014 Needed money to help with lawyer for daughter custody
141215-001275 December 15, 2014 This has helped me provide for my daughter at times when my paycheck fell short. The staff is fabulous and has always been helpful. Having this payday loan service has been so helpful
141215-001126 December 15, 2014 I was in a real bad auto accident. If it was not for Advance America I would have lost my vehicle and would not have been able to buy groceries because the accident caused me to lose my job. Advance America has helped me take care of my whole family with a cash advance.
141215-001089 December 15, 2014 Recently it had helped me with getting last minute things for my wedding. As it approached I realized I didn’t have enough and the short term loan helped get those things the day before my wedding.
141215-001083 December 15, 2014 I like that I am able to get a short term loan. It helps that I am able to pay a payment on time and not get a late fee or for a check to go on my credit report. This helps out a lot.
141215-001075 December 15, 2014 When my husband lost his job it helped out paying our light bills and heat so our family wasnt struggling more than we should be.
141215-001064 December 15, 2014 It has helped so I could feed my family on short money weeks. It gives relief at times of stress.
141215-001059 December 15, 2014 It helped me get through a rough patch when I was in need of a little extra funds.
141215-001048 December 15, 2014 I need cash quickly. I am trying to get an apartment for my daughter and I need to pay rent. Coming to get a payday advance is more convenient and easier than going somewhere else to get a loan.
141215-000398 December 15, 2014 A payday loan helped me to pay the bills in my household and provide for my son. Ran short of money and had to pay a high light bill, needed to pay the bill before the lights were disconnected. There was nowhere else to borrow the money so a payday loan helped keep the lights on.
141215-000393 December 15, 2014 Short on money due to job less. This got me through until unemployment kicked in.
141215-000392 December 15, 2014 Helped me get through until the next time the bills were due. Ladies are very nice, positive and help me through my bad life. Very professional.
141215-000381 December 15, 2014 I came up short on cash for a family vacation. I came into the office and walked out with enough cash for the trip. It was a lifesaver.
141215-000373 December 15, 2014 This loan has been a huge help when I need to pay my propane bill.
141215-000372 December 15, 2014 I always appreciate the kindness and quickness with time and service that XXXX and XXXX provide on a consistent basis.
141215-000365 December 15, 2014 Advance has been very helpful when I need them when I need that extra to get through. Fast easy convenient friendly.
141215-000363 December 15, 2014 It has helped me pay bills and get a head start on holiday shopping costs.
141215-000353 December 15, 2014 My experience has been wonderful. Its very convenient that when Im short on money I can always borrow, plus I have XXXX weeks to pay it back.
141215-000344 December 15, 2014 I have had some tough times and this business has helped me out a lot.
Today I need my brakes on my car done; they are metal to metal and the sounds is scary. Without payday advance Im not sure how I would be able to get my car fixed today.

It helps on paying my bills

Payday loans help me pay my bills.

Payday loans help me when funds are low and bills are long. It keeps me from having past due problems.

It helps me and my wife out during tough times. When she got hurt on the job she had fallen behinde on bills and advance America came through for us.

A payday loan helped me pay my rent and utilties when i had no other resources to do so.

payday loans has gotten me out of many problems. It has helped me cvoer bills when short on cash. This has helped for short term purposes.

The payday loan has helped me get my rent paid on time. Right now it will come in handy for XXXX/XXXX shopping.

payday loans have help me get out of jams during this difficult time in my life. having recently divorced and taking care of my XXXX parents and daughter in college have been rough with only XXXX income. Payday loans are there when i need them.

Payday loan has given me feedom from stress whenever unexpected events occur, such as car repair paying for co payments on medical bills and medication. I dont know what i would have done.

In some situations the money earn is not enough to cover for food or rent and with loan it helps me cover a lot of monthly payments specially to avoid late fees in some

Pyaday advance is very helpful for me. especially during hard times, Holiday season is coming around so this is a good service for emergency cash.

i know that the payday loan got me through my weeks until i get paid for groceries to family emergencies some of us work pay check to paycheck and this helps me alot.

i got a payday loan for my son to help me pay for my sons expensives so i turned to a payday loan.

My experience with payday loans has been nothing but a life saver. At times i may need a few extra dollars for anything help pay a bill, car repairs or house maintenance.

The payday loan has helped me pay my car payment. It came in handy becasue i was late on several bills and they were going to reop my vehicle if i didn't make a payment.

When i am in a small bind between paydays the payday loan helps relieve the stress of my financial obligations temporarily while i want for my normal payday to cover small expenses.

Payday advance helps me pay a few bills in advance. It has also helped me fixed a few problems i had with my car.
Hello...To whom it may concern,,This story is not meant to be to a complaint,or litigation against a particular company,in fact it is considered a wake up call for individuals,such as myself and the public who might be misinformed,unbeknownst,possibly naive in these matters and educating the public,considering its XX/XX/XXXX,we all come to a time and make certain choices good,bad,or indifferent and towards the end of the reality factor,it usually smacks you right in the wallet...if not in the face.the issue..payday loans.when making a payday loan,and needing extra funds for whatever,seems our factor is more convincing to us,than the possible drawbacks of he consequences.I,have made a loan for reasons.In all honesty to repay my debt.after reading the reviews,and there are many situations,I have read about in the last couple of weeks.I have realized beyond a shadow of a doubt,that I could possibly be in trouble.not as far as the monetary reasons,but pure dishonesty,integrity,for reasons that my intuition and gut feelings are guiding me in lifes situations,which are never wrong.Having to make a choice in this matter is a trying revelation...honesty,Integrity,unsurety,and not knowing,just how to handle this situation.First,I made the loan,signed the papers,for a small amount,for the money back by a certain date,The amount..$XXXX.Never informed as to the %rate,the fees which are written in a contract ,that most individuals couldnt possibly decipher ,unless your an accountant or lawyer,and the dates that seem to change,to there convienience,computer gliches,causing things to bounce,and more interest fees,bouble debiting,unautherized debiting,and on there part seems like insincere apologies,payments being different than what was quoted in the beginning,causing this neverending chain of events that could go on forever,extensions that were never even addressed,in order to keep the paymentscoming,and dont even try any litigation against this company,as part of the original contract which could possible turn into a court order,garnishment,fees,court ordered moneys,and a whole array of problems..enough said,but...this hasnt happened to me yet..I made the XXXX payment, of $XXXX  which covers the interest and fee,for the loan amount of $XXXX,plus the $XXXX,which would of made it $XXXX total,all the interest and fees to be paid first and never touching the principal to bring it down.The truth of the matters is,im very leary of what could happen,so I agreed to have the payment debited, the interest and fee together and will be applied.now,when I call and tell them I would like to pay $XXXX,which is XXXX of the principal ,and the interest and fees totalling $XXXX +$XXXX equals $XXXX.the supposed last payment which would be the same,totalling the same amount which comes to the same amount,thats should be payed in full...Im hoping nothing changes again,because of what I will be paying,for the loan amount of $XXXX,....so,wht is one to do??......sincerely anonamous

I needed money to get a water pump for my truck so I went to a payday loan company. I had just got paid but used all that money to pay bills with. I wouldnt have the money until my next payday in XXXXweeks. Without the truck I cannot get to work. I borrowed the money and will pay back with next check. The loan company saved my job for me!

This past Saturday night I went to the ATM to withdraw $XXXX from my account. The machine did not dispense the cash but took it off my balance. Bank said I would have to wait up to XXXX days to get the money back in my account. I needed the money for normal expenses and could not wait XXXX days. I went to a payday loan company and borrowed the money. When the bank gives my money back I will repay the loan. I am very grateful that I could get the money needed for my expenses.

The cash advance process helps me because it helps me when I am short paying my bills if the cash advance program was no longer available I would find it difficult to keep up with my bills. Its been a great service to both me and my family.

After most of my bills are paid there are times when there just isnt enough left over for groceries so the cash advance has helped me feed me and my little girl. I dont have time left to get another job so this has been a lifesaver to me.

When unexpected bills and recently some medical bills come up I use the cash advance to help me get those type of things paid for. For the short term I really dont know what I would do without it. I do like it because its a short term fix instead of something long term.

The cash advance is a big help for me when my check is not as much as it should be to get my bills paid like rent, truck payment insurance ect. I would probably have to change my lifestyle of it wasnt around.
December 12, 2014  My name is XXXX and I would like to say the cash advance program really helps me. For holidays and birthdays especially, or unexpected bills. I would find it quite unfortunate if the program was discontinued.

December 12, 2014  For right now the cash advance has been helping with things that have come up prior to me getting paid. I dont want a longer length type of loan so this is perfect for what I need. I have just purchased a home so Id probably not be able to get a loan at this time anyway.

December 12, 2014  Short term loans have help me in so many different ways. I use the money towards my bills and things like groceries that I need for my daughter. It is a great thing to have for those that are need of getting by. These ladies are amazing. Im thankful to have a loan out at this location. Im grateful that there are places like this because its really helpful.

December 12, 2014  The Cash Advance helped me get through rough patches in my life where I wasnt able to pay for a bill on time that needed to be. This also helps me manage my money correctly for my next paycheck as well as supply me with enough money to take care of important necessities like diapers for my son. I love this program and it is central to many people out there who might have gotten less than what they expected in their paychecks but need the money for important bills or supplies.

December 12, 2014  Sometimes I just dont make enough money to make ends meet. Payday loans are a quick and easy way to help me pay my bills.

December 12, 2014  The payday loan industry works and iam very happy it is here for me.

December 12, 2014  I generally use the cash advance to help me pay my kids tuition because if I run short, they dont budge on when it needs to be paid. So with my husband being XXXX and has to wait on his customer sto pay him its good to have this as a backup when we need it.

December 12, 2014  Definitely saved our butts when a medical issues arose.

December 12, 2014  Ive never had any experiences with payday loans prior to using advance America. Im extremely happy with the service provided and the employees.

December 12, 2014  Payday loans are good for when we are in need of some extra cash.

December 12, 2014  The cash advance give me some time to catch up on my bills when Im running a little behind. I would just have to do without if this service was gone. We have also use the cash advance to help us out when we go on vacation and XXXX presents.

December 12, 2014  Convenient easy way to catch up until pay day.

December 12, 2014  It has kept my utilities from being shut-off, kept food for my kids to eat and just help in this bad economy. It has also assisted so I wouldnt have to ask friends and relatives for the money.

December 12, 2014  Payday loans are helpfull for when you are in need.

December 12, 2014  Because my paycheck goes up and down and sometimes he cant work at all so the cash advance gives us a little extra time to catch up until he gets his normal checks coming in. I dont know what we would do without it.

December 12, 2014  Advance America has really been a life saver. Life circumstances get in the way and its good to know that Advance America is here when needed. This location in General has the best customer service around. Keep up the good work.

December 12, 2014  I use the cash advance for extreme emergencies such as when my water got shut off. It has bee a great help to me and my family. Ive tried other means of getting the cash I need help but this is is by far the best thing that works for me in my situation.

December 12, 2014  Since my husbands lay off we needed to take out payroll loans. They have helped us but they are hard to break away from. Once we get back on our feet the payroll loan would be a great fix for emergency situations but not to be dependent on.
This short term has help me make paying all my bills when I running low on cash. Couldnt do without its a big help especially if you cant get a loan from a bank. So its something positive to get people just trying to make it.

Thank you

This has helped me tremendously when having emergency difficulties. Also pay some other bills on my financial status. Sometimes Im short on cash.

When I get kind of behind on my bills ill get a cash advance to help me out a bit. I have credit cards but Id much rather go this route instead of letting them pile up and have it affecting my credit in a negative way.

Its good for when you need it.

It has helped me pay some unexpected bills and expenses.

Very convenient just what I need when I need it.

The cash advance helps me pay my rent, for groceries, buying diapers for my child or really anything that comes up. You can always count on how much your bills are going to be but you cant count on what life throws at you at any given time. It would just be a struggle without it.

Payday loans are very helpful. Sometimes I dont have enough cash to make ends meet.

So when I need some extra cash for things such as bills, groceries and medical bills, I will get a cash advance to get the help I need quick. I would probably have to get a XXXX job or something like that if it went away.

Payday loans are cheaper than taking money out of my XXXX.

Too much paperwork. Its alot easier than banks.

Right now my husband is out of work and we are using the cash advance to help us with the income he would normally be bringing in to help us with keeping our bills current and paid on time. This is much easier than trying to go to our bank.

Whenever I have u expected bills like car repairs the cash advance has been ther for me. Id much rather do this as apposed to putting these things on my credit card which is a a much higher than the cost of a cash advance.

My son lives with me and he just lost his job and the cash advance is helping me supplement his income until he is back on his feet and can contribute the te bills again. We would be going through some really tough times if not for the cash advance. It recently has helped me with a serious car repair.

Overall I have a great experience at the centers! Love the staff!

I needed the money quickly. I didnt want the hassle of going through a loan process at a bank.

1. Help me to make my bills on time.
2. Helps me to not pay bouncing fee $XXXX a hit and after XXXX days its an additional XXXX per day.
3. I rather be able to borrow from cash advance then family because it keeps family and friends out of your business.

short term payday loans are very convenient.

It was more convenient. My furnace went out and I needed quick cash at the time.

I use the cash advance for my for my electri deposit which was almost $XXXX. Now I just moved back in with my ex and he said everything was up to date which ended up not being true so this has been helping me get back on my feet.

The cash advance helps me be able to pay my kids day care when I am running short on cash, if it wasnt for the cash advance my kid would have to miss school sometimes because when I am running low on cash I wouldnt be able to pay for her school, I also use it to help pay my rent when I am running low on cash so it helps put a roof over me and my family.

Everyday bills and especially my rent is what I use the cash advance for when I need help getting them. Id be in a very tight spot if this service ever went away. There are no other option for me at this time.
My child has had some serious medical situations that have come up and the cash advance has helped out my family in a big way in keeping my bills paid on time while this is going on. My family really cant help us so this has been a huge help to us.

I use the cash advance for any emergencies that come up like car repairs or home repairs. The cash advance is a quick fix for any of my financial shortfalls. I would probably have to get a credit card if not for this service and I really dont like credit cards at all.

Cash advance or payday loans have help me and my family in a pinch so many times. It would be a severe misjudtice to take it away.

The cash advance has been a godsend to me. My job has cut back dramatically and I would be homeless without it. All my bills are being helped out by this service so I’m truly hoping it stays around.

It has helped me when I needed emergency cash until my next pay period.

The cash advance has helped me a lot with paying daycare expenses and my utilities. This is my best option at this point because I dont have enough time to get a XXXX job. Im truly greatful for this service and I hope its always around when I need it.

Sometimes I have unexpected things come up like a medical situation or a car repair, so the cash advance is the thing I use to get them paid fast so I can continue to pay my other bills on time. One time I would have actually been evicted if not for the cash advance.

This is my XXXX cash advance and I needed some extra cash to help me with an unexpected expense that popped up and I found it to be a fast process and hassle free. This was my option for this service becaus of how long it would take for getting a loan from the bank.

Usually I use the cash advance to help me out with my bills. Its really helped me with a number of things like buying diapers for my kid to paying my electric bill. I cant borrow from anyone else because they really dont have the extra money to help me out so im great fun to have this as my options for quick help when I need it.

The cash advance will help me get my car insurance and rent paid when it fall in between when my check comes. My options are pretty limited so this has been really convienent for me. I would just have to go without if not for this service.

When I dont have the money to pay some of my bills or if when I miss work for some reason and my check is less than normal, I will get a cash advance to help me get things paid. I dont have any other option at all to get this type of help so this works for me.

If I have bills that come up or if I have emergencies or any unexpected events that may come up, I will use the cash advance to help me with any and all of these. Im on a strict budget so if anything comes up it can through things out of line so this helps me stay on track.

It helps me with the unexpected bills...and for food...if I didnt have this option I would be homeless and starving...or at the least it would be a huge struggle.

I use the cash advance a whole lot when Im short on my mortgage payment. Ill probably not have to do it when my tax return comes in but its been a blessing for me to be able to keep my house. Its always been there for me and I truly appreciate it.

The cash advance is actually helping me live. Ive used it for my bills, vacation and vehicle repairs. My only other option would be to get a XXXX job but they Arent around much that it would be worth all the time it would take so this has been awesome for me.

The cash advance right now is helping make all my bill payments on time and in reality I would probably loose everything I have and my children wouldnt have enough to eat. So in a nut shell, I would be lost without it.

Instead of asking for money from my son or daughter, I use the cash advance for helping with my monthly bills and groceries. Im on XXXX and its not that much money to get by on so this is a huge help to me.

I use the cash advance for bills and shopping when Im short on cash for the month. I choose to use the cash advance instead of using my family and asking them for any money.
When I need help getting me through the rest of the month with my bills and gas I use the cash advance to make that happen. I would much rather do this than trying to borrow from my mom or dad.

The cash advance has help me out in a big way. My job has been cutting hours and so my bills still keep on going so the cash advance has been helping me stay current with everything and keep my family with food on the table.

The cash advance helps me to pay all my bills and with the holidays here, shop for my gifts. I am a new customer to Amscott and the cash advance service is great! Its fast and the loan is easy to understand thanks to the staff.

Whenever I have mid month crisis with either bills or general things I need help with. Ther is absolutely no other avenue that I have for this type of help. This helps me each and every month with my medical bills since Im a XXXX vet.

They have helped me by providing me with extra funds to buy groceries for my family for the month.

I have used short-term loans for quit some time. They have really helped me whtn I was in a financial bind. The very first time I used this service is when my motor went out in my car. I came in filled out app. and received the loan with no problem. I believe I wouldn't have had it this easy with the bank. Another time is when I had an emergency where I had to make a trip to Texas. Again I had no problem with getting a loan. Overall they have been there for me. Thanks

I received a phone call on my work number cell phone today. The gentleman I talked to was named or supposedly named XXXX. He said they are trying to reach me because they are trying to collect on a Pay Day loan that was taken out in XXX/XX/2011 for XXXX. He gave me an address that I no longer live at and I said I dont live there. I did not give him updated information. I asked the name of the company and he said Alliance Group in XXXX, CA. I told him I never took a loan out nor did I try to so I am guessing this could have been the result of a bad relationship I was in. He said I owe the money and I should settle immediately or they will have to take further action. I told this person I was at work and needed to call back when I get home from work. I looked this business up online and many names came up with the word Alliance in it, but none with that name. I did a reverse phone check from the number this person called from (XXXX) and it comes out as a number from XXXX, RI, more than likely a residence. I suspect this is fraud and am not going to call this person back. I am hoping my experience will help others out there.

Applying for a short-term loan has truly been a help: house emergency, loss of family member, needing food to help feed grandchildren. I have been pleased with repeat as a customer when Im in need. Being on a fixed income makes it impossible at times.

The terms of the loan was explained to me and mostly the manager does a fantastic job with her customers.

Getting a loan helps when I need financial assistance in these in between pay periods. Having to pay school lunch fees for XXXX children also gas in the car can be difficult. Im thankful I can come and get a loan.

It helped me pay my bills that I am short with and it made me more responsible handling and managing money.

Payday loans help me to make ends meet. The economy is in such bad shape you can barely survive without them.

Im a single mother. I get paid every XXXX. Its very helpful to have places like this to be able to borrow from when and if I need it. Im sure this helps anyone who really needs it.

The cash advance help me in many ways. When I need just that little extra money I know I can get it. I use it weekly on bills and soon to be coming up XXXX. I would be broke after paying bills not have any extra money to spend on my kids it would all go on bills. No fun!!!

Im retired and my pension and XXXX check comes on the XXXX of the month but my bills Re spread out throughout the month and I cant get them changes so I use the cash to stabilize my cash flow so that my bills get paid on time and avoid late fees.

With only only getting paid XXXX a month and all my bills are due in the XXXX of the month and usually leaves me with very little for things like food and such. I really dont have any other type of help for me and my wife when this type of situation things come up.
The XXXX main things I use the cash advance for is my rent and electric. I dont have any credit cards so the cash advance is easy for me to take care of my needs. I really dont know what I would do without the cash advance.

Im on a fixed income and prices for everything keep going up so even just the a little thing can throw things out of whack. Right now I have a plumbing problem that I have to have fixed right now so Im able to get a cash advance to get this taken care of quickly.

When I was going through my divorce the cash advance was extremely helpful for me and my kids just to put food on the table. But for now Im using it for the XXXX but it was a lifesaver for me and my family when we were going through the rough time.

If I get stuck on getting a bills paid and I want to make sure I dont get any late fees, the cash advance lets me get that bill paid. Id really be stuck if I didnt have this. This also allows me to keep my older car running because lately there have been some repairs that only the cash advance was able to help me out with.

To pay off my lawyer. Had The cash advance not helped me, I would have lost my house. I had a friend that refered me to this type of service. This is my last time doing this but it really helped me out and I know that in the future its there if I need it.

My bills are so scattered out and the cash advance allows me to have peace of mind getting them paid on time because I get paid every other week and there are always some unexpected things that come up. I would probably have my lights cut off and even have to wake to work without it.

I will use the cash advance to help me out with my monthly bills that may need to be taken care of before my next social security check comes in. I cant borrow from my bank so I would be in a high disadvantage type of situation if this wasnt around anymore.

Bills, bills and more bills is what I use the cash advance for. Its been really convenient for me instead of getting a longer time loan from a bank. This also helps me from dipping into my savings.

Sometimes I run a little low at the end of the month and have some things that come up like a car repair or something happends at my hous that needs to be fixed, is really nice to have the cash advance to bail me out quickly. Id be pretty strapped if I didnt have this because Id really rather not ask my sister for help.

I generally use the cash advance for everything. Mostly Ill use it to help me with my credit card payments, but will use it for anything Id need be. I used to go to pawn shops but they were way too expensive so I really appreciate the cash advance being an option for me.

I couldnt live without the cash advance. Im on XXXX and my bills tent to get out of control and the cash advance has always been there for me for everything including food. I would probably starve if not for this type of service or if went away.
I use the cash advance to help me cover my bills when I need it. Its much easier than borrowing from my family who are pretty tight on cash like myself. Ive also used it to have some extra cash when I go yard saling.

There are times that a bill will come up in between when I get paid and the cash advance is a handy way for me to get that bill taken care of quickly until my next check comes in. Im a single parent and this is my only other option instead of borrowing from my mom.

The cash advance has been a great help to me when I need some extra cash. Generally its for rent, food and just about anything I need help with. Without the cash advance I would fall way behind on my bills from time to time and would take a long time to catch up.

I will almost always use the cash advance to help me and my family stay on top of our utilities bills when they are more than expected. Neither one of us have enough time to get another job so the cash advance really saves us from getting things shut off.

A short term loan has helped me to cover some unexpected costs and expenses that I was able to purchase and then quickly get things back on track. The repayment terms are easy to manage.

We needed a new vehicle and were short a XXXX dollars for the down payment. We came here and took out a loan and got our new car.

I am in need of a payday loan because of repairs to my vehicle and need supplies for work.

Tis the XXXX, and forge ahead for the pursuit of love, life and happiness. XXXX, kids, fruit cake, ol XXXX!! and the aftermath of the XXXX. headaches, out with the old and in with the new... And bills, bills, bills... As many know, the yearly pursuit can cost!! to many... who really cant afford it. We are all guilty of pressure and the things it can do to us!... myself... I make mistakes... and sometimes the reality is harsh to face... After reading about my loan situation with a certain company... I realized that $ XXXX could turn into possible $ XXXX... wha... a... When you see after examining your contract, that the apr is and would be almost from % XXXX to % infinity done by the financial loaner... and a finance fee... due... on time... unless you sign or make another agreement for an extension while paying exuberant fees... every payday... well, it seems to have a way of making you feel incompetent...!... Next time... Educate yourself...!! lesson: The early bird gets the worm. In other words... make a plan, stick with it and learn the definition of hindsight... even it it hurts!!... As for me, Im contacting the congressman, The Whitehouse, Federal consumer Dept., and all that will listen... I am a XXXX Veteran and holding no grudge... just freedom from these so called Payday loanmen with teeth... By the way... I only payed them XXXX! ... all for a small bit of Happiness... and we the people deserve more... than a bunch of sharks willing to take all you have for there happiness... Oh... The ringer... calls, calls, calls, threats... we will ruin your credit... excuses... we can not take less of payment... our computers malfunctioned causing your interest to rise!! and we cant fix it, so you have to pay the next payment... with no recall!!... and its due!!... I know all the excuses and I have XXXX other loans, and no problems... Anyway, I just wanted to share this with you!!... I understand... Contact, your better judgement and quit losing money!!... It will get better!!... myself, I refuse to give anymore to the anonymous lenders and may they rest in peace because they have to work there!!... my conscience wont allow it!!... Have a greatttt XXXX!!! and a happy XXXX!!!... Anonymous

Despite the fact that I am on the do not call list, I got an unsolicited robo-call from a pay day lender telling me that the $XXXX loan that I had "applied for" was approved and I should press "XXXX" to access the loan. This appears to be an illegal and unscrupulous marketing ploy. The call was from XXXX and the call was identified as being from "payday loan network" and "my smart cash loans", both of which are probably fictitious names.

My credit history will not allow me to get a loan. Payday advances allow me to get the money I need to pay bills.

Has helped me from time to time with unexpected emergencies.

Helped me to pay rent and food. Without payday advances I would on welfare or in the street.

It has helped me when I need cash now and is cheaper than asking my family to borrow money and they want double back.

They helped me a lot with being able to pay bills. They help when things get tough.
Payday loans help me to pay bills and have money in my pocket. Sometimes needs come up and check into cash is there to help. Payday advances help me pay all my bills and gives me some grocery money. Do not shut down payday advances. If not for this business I would be living on the street. We know that there are too many in that situation. In a bind its nice to know I could borrow money for diapers, milk, or car repairs. It has helped me provide for my XXXX year old son in times of emergencies. Helps with bills that are due before the XXXX of the month. Payday loans are a big help. Please do not stop payday loans.

Im on a limited budget and payday loans have helped me get through the month when I have a bill due. They have helped my family and I when we were waiting between paychecks and last year when I needed to get some work done on my car. They helped out when I was tight on money. Payday loans have helped me put food on the table for my family and get through til my next payday.

It assisted in unexpected bills. Helped tremendously in buying food for the family. Helps in not assessing high bank fees. It helps me get through the month due to high cost of living. When I had bills to pay I was able to come to check into cash and get money so my pg&e wouldnt get turned off. When your sis money at the end of the month money gets short. It helps for last minute emergencies. This situations takes place in XXXX Maine. As a new holder of a credit card for the TJ Maxx, Synchrony Banking system with a small purchase I had a very exhaustive and frustrating experience. The methods used began to resemble the payday loan system.

Although I was not able to clear that up, I started with an online service, I registered the credit card to activate and begin billing. My monthly statements were not coming in as I thought they should, so I would check into the account periodically just to make certain I was not late. As I paid with the pay by debit option I assumed the bill was paid. Soon, I began receiving letters in the mail by the collections agencies. I was concerned that a sharia lending company and bought my debt. If you do not know of the system they can be very predatory. In my case the phone calls were excessive, and I began to be stalked. I would go online and pay extra sometimes double just to cover the just in case issues. As it turned out, their bank would not accept my banks payments. I found this out by constant phone calls by the debt collectors. There was a moment where the interest rate on the late fee would increase with each month that past, all the while I tried to pay online. Finally I came into the knowledge that I could bargain the debt if I could get the company to issue a statement on their letterhead. With the combination of words, please send me a report of my debt from your company and the documented proof that I attempted to pay but the problem came from their end, I was able to settle my case without paying the exorbitant late fee and interest rates which were double the amount of the original debt. The book "Bad Paper" by XXXX helped me form my complaint. It is worth the reading.
Really helps me to pay miscellaneous. Helps to pay water and light bill when we receive a single income and has no place to borrow the money.

Payday helped me pay my bills, light, water, etc.

Help with insurance. Help with utility bill. XXXX income.

Applied for payday loan through XXXX loan. They told me to go get a reload card and put XXXX dollars for verification. I did that and they scammed me for my money. They took my obey never deposited it into my account. He said he wants more and bye he will deposit my funds, this is the ripoff ever!!! XXXX know I feel like a fool

The payday loan has helped me with my bill. Light & water bill.

I chose to obtain a payday advance instead of a different type of loan because I didn't need a lot of cash at the time. I also use the loan not to pay my bills, but to buy merchandise that I use to make a profit.

Trying to fix my car. Cause I had to take a taxi to work.

Has helped me get through until next payday when my funds are low.

On XX/XX/XXXX, it was brought to my attention by XXXX that she had brought few Regence checks in and front desk informed both of us that the office manager were the XXXX that deposited those checks that was made payable to either the XXXX (myself) & the XXXX. So then I emailed XXXX office manager asking her which bank did she deposited those Regence checks. The following day, office manager had responded as follows: "These checks go to XXXX. I don't know why there is a concern over them. As an employee of XXXX all insurance checks are payable to XXXX and they are paid out to you based off of minimum wage and or Commission at the end of the pay period. We have advised XXXX you are an XXXX and all checks are written by insurance to be reimbursed under XXXX tax id. I am not sure where the confusion or concern is. If you have any further questions please contact myself or accountant at the office."

Then I emailed her back informing her that there is no confusion but just the need to know which bank were those checks deposited so that either myself or XXXX can speak to the bank management regarding how can someone cash checks without endorsement especially the checks are not made out to them. Once again office manager responded with the following: Any further information you may need XXXX would like you to call him. Thank you."

I have also informed my patient to contact Regence and their response was as followed: "I just got off the phone with Regence. They confirmed the checks had been cashed but did not know which bank. They also confirmed the checks were meant for you and that both of us had to endorse them. It seems that since they were not endorsed by us, the bank should not have cleared them. They recommended that you speak with the XXXX office to clear it up. If anymore checks come to me, I will make sure I hand them to you personally. Sorry for your troubles with them."

At this point, it is hard not to think that there is a tint of fraud or forgery. There is also a taste of discrimination in race and profession. I can't seem to get the bank information to inquire with the bank about this matter. Any thoughts and/or advice?

It has been helpful to help pay the water & phone bill

Payday advances allow me to pay bills that are due before my payday. I am happy there is a business that helps people from one payday to the next. Payday loans make it possible to be independent and not having to ask anyone for financial help.

I needed cash for an emergency and I went to a payday advance and they have helped me out a lot.

Payday advances have helped me pay my bills when home necessities take precedence. Sometime my bills are above my income and without payday advances I would not be able to pay my bills on time. Thanks to payday advances I am not late on any of my bills.
I need the payday loan and it has helped me with paying my bills and DTE. It helps me because I am on a fixed income and a payday loan helps me when I need it.

My loan was for helping pay for my XXXX that insurance did not cover.

This short term loan is to help me pay off debt that is due and to pay my utility bills so they don't get shut off. There is no other service to help me, could not get a short term loan from my bank. As a single parent a payday loan is a plus for me.

helped buy medicine that insurance didn't cover. On XXXX & XXXX couldnt afford.

As a consumer payday advance loans are very helpful to me because I receive income XXXX and sometimes when I get paid it's not always enough to cover my expenses especially if I'm not receiving and welfare assistance.

I needed a quick loan to get my car out of the car lot and I was getting paid in a few days but I needed my car now.

Payday loans are a help to avoid insufficient funds fees on the checking account. It's a big help.

It has greatly helped me between pay periods and in cases when the unexpected has occurred. It would be bad to eliminate this program.

I have a bill coming out of my bank account tonight and I do not have the money until I get paid therefore a short term loan helps me avoid my bank account going negative

Payday loans have helped me by assisting me with rent when I didn't have a way to pay when my job cut hours and I thank you for having payday advances.

I can't get a XXXX dime from the bank

To pay a bill.

I has helped w/star spending cash when needed. Always helpful the best staff! Very polite and professional

It really help me pay my bills and mortgage on time.

They have helped my wife and I be able to pay our bills.

Something came up. an unexpected bill came up. In payday loan was there for me

Short-term loans has helped me in between pay days. My experience here is excellent and I'm glad that the option is available for my conveniences.

Advance America is helping me get the money I need to have a surgery done. I am in need of money down and this loan will provide that to me.

I borrow from advance America in order to help my children. I wouldn't be able to do so otherwise.

Well it help me on my bills and other like home material, clothing, etc. I really appreciate everything they did for me.

Gas Money & Daily expenses until pay day

Good service treated in a professional way. Has helped me to manage my funds - as far as Bill paying in a timely manner.

I use the payday advance loans to pay bills that my current paycheck does not cover. Short term loan helped me from getting evicted because I was able to use the loan to pay my rent when my paycheck was not going to come until the week after my rent was due. I have recently had car trouble I used part of the loan to pay for repairs that my paycheck was not going to be enough to cover. Short term loans are the best option for me because my credit score is around XXXX and I cannot get a bank loan for over XXXX anymore.

Yes. It's convenient it helps when you are in need of extra help.

During my time of illness, I was able to pay some bills & prescriptions Loan was very helpful. Thanks so much.

When my check can not pay all my bills it become very helpful to have a place where you borrow and pay back the amount that's borrowed against your check and keeping XXXX track
The short term loan has helped me because I'm a single parent with XXXX children and the short term loan helps with my rent, groceries and my car note when I don't have the money to pay it.

A short term loan works best for because advance America will give you a loan when your best friend will not. I consider advance America my very best friend. When ever I am in need they have been their for me. The employees have been wonderful and kind.

Thanks advance America.

A short term helps me when I fall short in paying my bills.

The short term loan helped with a few bills that needed to be paid and it's an excellent opportunity.

It's there to help me with emergency expenses and when rent is due not near a payday. Keeps me from the rare occasion of overdrawing my bank account.

Help from payday to Payday with gas for wk and just to have extra payout and when needed I have a place to come w/o the hassle of Large Loan. Thank I have a place to come when needed.

Has helped many times with paying bills getting groceries, quick convenient and friendly.

Short-term loan helped me by being able to get a loan in advance. I am XXXX and I have to pay for bills that my medicare doesn't cover and it is hard being able to make ends meet. Especially when it comes to paying medications. I take XXXX pills a day, due to my health conditions. Short-term loan is the best thing that I can depend on in my time of need, Any day. What a blessing it is to have a place like this to be a part of. Thank You God Bless!

These loans help me when times are tuff, please don't change a thing.

Adavance America does me and my family a great service. Far as paying bills and really helping me in a pinch on rainy days and tough times.

The Advance America short term loan has been a tremendous help to me. Not only have I been to help support my family but I have also been able to stay afloat in my social life. I am currently pregnant and find that because of the short term loan I am able to plan further ahead for my baby. The staff at my particular Advance America location are awesome. My needs are always met and the process is always smooth and easy.

It helped with unexpected bills (ie. replacement of furnace). The staff is always helpful and lets me know of any new services. If it was for the cash advance service I wouldn't have the financial help when I need it and fast.

If not for this being here I would be in trouble. I thank god for this Place do not stop my income the Bank will not help and have been with it XXXX years.

at the end of the month every month, my rent is only like $XXXX-XXXX more than I have saved up, and I take it out to cover it, and pay it off the next week.

Well my refrigerator went out and I went maybe XXXX months and buying food day by day was very expensive. I had all my bills piling upon me so it was a long haul. But I finally got the fridge thanks to this loan. Thanks to all the loans. Some loans came right on time. I know I make much but God sent me to advance America.

Using advance America has been a life saver numerous times. It was very helpful went I needed extra money for an unexpected car repair and again for additional spending money for a weekend getaway. I'm truly grateful for this type of "loan less" financial service. It was easy & the reps at the store I frequent are very friendly and not judge mental.

Helps balance out my payment by splitting it up. It also helps avoid re-borrowing to pay off or catch up.

Cash advances helps me a lot because it helps me get through tough times. It is better than bouncing checks and overdraft fees.

Payday loan help me when I was need. It help me pay my light bill & other small bills that I had.

Payday loans help me pay bills that mud paycheck wont cover.
Payday loan helped me when my daughter needed money and I personally didn’t have it to help her out. I did the loan at a payroll advance store and felt good for being able to help my daughter.

When I am in trouble paying bills on time or in need of something for my family, I can always rely on my payday loan company to help me out. I hate paying late charges so their loan helps me avoid them.

I became sick and called my doctor for an appointment. They would not give me an appointment because of a past due balance. I borrowed money from a payday loan company to pay off the doctor until I get paid next month. I was then able to get the appointment and get the medical help I needed.

So I don’t get XXXX shut off.

Short term loans save me overdraft charges.

Bills must be paid, when you come short on them.

It has helped pay bills. It is nice that the people remember my first name. Every time I come in makes it more personable. Enjoy your employees they are wonderful.

This loan has helped prevent me from having overdraft fees until I can get on my feet again. My service here has been outstanding.

I need extra money to pay Bills I only get a small amount from social security.

I am on XXXX and that is my only source of income so I depend on this short term loan to get by till my next month deposit.

I would probably have been stranded w/ out gas or currently in a mental institution if I didn’t get a payday advance. Times are hard and I’m very thankful for this option.

Yes, car repairs, emergencies, very helpful in a pinch.

My short term loan helped me take care so some unexpected expenses which helped me out tremendously. I really appreciated the great customer service!!

My short term loan as helped me in many ways. When I needed money for my daughter’s birthday the short term loan came in very needed to make her big day very special.

Payday advances saves me from expensive late charges which is a lot more than the interest on a payday advance. It also helps me keep my payment on time and protects my credit.

I have used a payday lender it was helpful, friendly, and accommodating. Payday loans are the best service available in the business.

Big banks do not want the business of small loans. I have needed small loans to help keep my business working. The money coming in doesn’t always match up to the days that the money needs to go out. Without small payday loans I would not still be a small business owner.

Using a payday loan has always worked for me. I’m able to understand the terms of the loan and get all my questions answered. I’ve even offered helpful tips to better my account. I’ve always had an awesome pleasant experience.

A payday advance works for me because it really helps me out when a crisis comes into my life. I am thankful for being able to borrow by using a payday loan.

Short term-loans has help me overcome a lot of stress by allowing me to be able to pay off bill and put food on my family table. I’m grateful to be able to come to loans center (advance) as a stable customer.

Thanks!

When I am in need of some extra money I’ve been able to use a payday lender to get what I need. The process is simple with no hassle and affordable.

Payday loans have helped me when I have been in financial binds. It helps me pay my rent and utilities.
As a student taking too few credits for financial aid I have been able to get short term check loans to avoid having my classes dropped or large fees through college. It has also helped when a bill come in a few days before payday. The unexpected expenses can hurt, but payday loans help to bridge the gaps.

Pay advances helps when u have an emergency. U can borrow u can go into payment plans when you cant pay back all at once. It helps when u need more than your check can cover and it should help the company with the interest.

Payday loans have helped me when I need to get my car fixed. If I was unable to borrow a payday loan I would be without a car and without a job.

When I borrow a payday loan, Im able to pay my bills on time and improve my credit

I use the cash advance for helping me pay some of my bills like light bill, water bill and sometimes to help complete my mortgage payment. I've even used it for gas for my car and some emergency car repairs. At this point if this service was not around I truly don't know what I would do.

I currently utilize payday loans just about every month and have been for the past few years. I ran into some financial trouble XXXX my wife was unable to work and the ability to borrow the $XXXX dollars when I did enabled me to keep the lights and water on. I still borrow the $XXXX per month and it allows me to stay current with all of my bills and have some extra money in my pocket. I get paid XXXX a month and having that money at my disposal has saved me a number of times. I am unsure why the program is in being considered for cancellation but my vote is to keep it going, as there are folks like myself who get into situations that require a little help and Amscot can help.

As an amscot customer I've utilized the cash advance service due to how easy and convenient this service is. For those who are not interested in opening lines of credit it offers an alternative.

The cash advance helps me during emergencies when my paycheck might come out lower than I expected. I would not have a XXXX option for paying bills without a cash advance sometimes.

With what Im getting from the government it sometimes just isn't enough and with XXXX kids in college there are just times when I need a little help and the cash advance provides that for me.

My short term loan has helped me a lot. It helps me when Im short on a paycheck and need to pay a bill or fix something on my car that broke down so it can still get me back and forth to work. Thank you for helping us get a short term loan to make our lives a little less stressful.

As an amscot customer I've utilized the cash advance service due to how easy and convenient this service is. For those who are not interested in opening lines of credit it offers an alternative.

The cash advance is very vital for me. I use it to cover my bills and also part of my student loans for each month. If it wasn't for it I would have to ask my grandmother or better yet pick up another job in which I have no time for. The extra money is indeed needed and I always pay it back on time come the due date. I currently need the cash advance until I make enough money to no longer have this as an option to supplement my income.

It has helped me when I needed extra cash randomly. Very quick, feel welcomed and its convenient. Thanks a bunch!

I'm on XXXX and only get paid XXXX a month and its really not a lot to get by on. The cash advance has been a great way for me to make ends meet when things get tough. I dont want to ask for money from my family even though they would do it for me.

It has helped me a lot! And my experience has been awesome!

Short term loan has been very helpful. They have helped me maintain on my bills and keep balance of my living expenses. I love the managers as well they always greet me with a smile and are very helpful.

Keeping my bills paid on time is very important to me and whenever I need help paying any of them, the cash advance is always there for me when I need it. I would just have to readjust a lot of things if this wasn't around.

The cash advance is very convenient for me because I'm a low income person and it helps me get through with any of my cash need whether its for a bill or even food for the month at times.
Yes the short term loan has helped me to pay my bills and buy food. So we want to keep this business here for us. It is very helpful.

If I’m short on my bills or if I need to send some money to my kids it’s been great to have the cash advance as an option. I would be in a huge bind if this were gone. It’s my safety net for my finances.

I have a new job and my hours were reduced. So this short term loan was helpful for a few bills.

The cash advance helps me cover expenses at times, presently unemployed, would not be able to keep apparet end if it was no longer around.

There has been times when bills were short and advance was always there to make sure bills were met. I love advance America!!!

It allowed me to avoid overdraft amounts on my checking account. It has helped when in a pinch to easy the stress of everyday events that life unexpectedly throw at you.

When all my bills are due at the same time and I get them paid and there isn’t much left over, so when something like a car repair or any kind of emergency comes up, the cash advance is there to help me pay for those things without delay.

Whenever I have a bill that comes up and I need some help with or want to pay them early, the cash advance is my choice of action to make that happen. This is much easier and quicker then trying to get a loan from a bank.

Since XX/XX/2014 my job has a XXX-XXXX week layoff which affects my abilities to meet financial obligations. Payday loans help me meet financial needs without being stressed. I cannot qualify for a traditional loan-payday loan relieves financial stress w/o putting me in debt. Payday loan compensates for any financial stresses currently dealing with.

This cash advance helps me to pay bill, when I don’t have the money to pay at the time. If I didn’t have it, my lights and water would go off, and I will be in dark. So its very important that the keep it to me.

Short term loan is helpful in that it can supplement until payday but the advantage is the payback is the amount of my choice. Without it I wouldn’t have been able to get medication not covered or emergency car repair that was needed for job.

This cash advance helps out a lot when I’m short on my rent or a bill is pass due. Its also helpful when my light bill is more than I have on me at that time I can always depend on AMscot for the cash advance.

The cash advance help me through the year make ends meet. It provides comfort in knowing that I have a system to turn to when know one can afford to lend a hand.

Short term loans are helpful to me because emergencies happen and nobody can help. Whos going to help.? Your employer? No way. The government in Michigan seems to be out of the business of helping people and instead are more interested in helping business. On several occasions payday loans have helped me keep my car, pay my child support, keep my heat on, and made sure I had gas in my car to get to work and keep my job.

The cash advance helps to hold me over and get my bills paid until my next paycheck comes in. I would really have a hard time surviving without the cash advance. I would have to probably have to ask for government assistance if not for this.

I experienced a temporary insufficiency in my financial portfolio because of a short term I was able to acquire. I regained the ability to provide stability for my domestic partner and offspring. My gratitude can not be expressed properly but it is extensive.

Without Advance America I would have lost my job. My car broke down. Advance America is the best.

If it wasn’t for Advance America it would be hard for me to survive just on my paycheck alone.

It makes it easier for me to pay bills and make XXXX payment to cash advance I am a waitress so making cash on a daily is hard to track paying bills. It makes taking care of emergencies a little easier.

The cash advance helps me out when I’m in need to pay my bills to get my car fix or help my kids out when in need? If the cash advance stops it would put me in dyer need a bad struggle so my payday loan helps me out a lot.
I have used the cash advance to help me supplement my income with me being on a fixed income there are many times when I need help with my bills. My husband I could not make it without it.

I mostly use the cash advance to help me pay my bills when I run out of money until my next monthly paycheck comes in. I would be in a big jam if this went away. I find it to be a blessing to have this option for help.

My bills tend to fall in between when my pay is and so whenever this happens I will use. The cash advance has always been there for me and my family. Its been a very important to keep my family going from week to week on a temporary basis.

I dont know what anybody thinks we are going to do if there isnt a cash advance to help people like me out where you cant get any other type of loan because either you dont have any credit or your credit is bad. The cash advance has helped me out when there have blocks of time when Ive needed it to pay my bills and just live.

The cash advance help me get my rent payment mostly but in reality I will use it for almost anything that comes up where I just need some extra cash to help me get by. Im trying to find a better job to improve my financial situation but for now I will continue to use the cash advance to help me out.

The short term loan has helped me because Im a single parent with XXXX children and the short term loan helps with my rent, and groceries and my car note. When I dont the money to pay it.

The cash advance is a great way for me to get help paying my bills like car insurance ,gas and utilities. Its been a great help for me to keep my financial situation on an even scale.

When I use the cash advances they towards my bills or I use them to help me with what I need for my children. If the cash advances were to stop Iwouldnt be able to get help from anywhere else

I was in the process of moving and buying a house. I needed the extra money and it helped me get to my next payday.

Utilities keep getting higher and higher so when they are higher than Im ready for the cash advance keeps them paid and for me not to fall behind. For now this is my only way to get them paid so I really hope its around for a long time.

A short term loan from advance America has helped me very much. When I initially came to the store I was told I was not able to cover my rent due to a loss of income. I have no friends nor family that I can borrow from so payday loan was my last resort. Without the loan approval from advance America I would have facing homelessness and thats as real as it gets. Thank you advance America with your payday loan program.

The cash advance has been helping me pay my bills as I only get paid XXXXtimes a month so when I run short on cash and I need to pay a bill, the cash advance is there for me to get and pay those bills and avoid late fees.

I was a single mother and I use the cash advance to help me with all my expenses. Ive also used it for birthdays and holidays. I no longer get anymore help from my family and Im only making minimum wage so this a great service to help me out each month before I get my paycheck.

I am on XXXX and when I get in a bind and I need help with some of my bills because my payments just doesnt last as long as it use to. Im trying to budget myself a little better so I dont need this but for now its a wonderful option for me.

When unexpected things come up like a doctors appointment or when I have some things at the church I want to help them with. This also helps me with bills that come up that maybe I forgot about or if I have a car repair that comes up.

I have been a customer since XX/XX/2007 and you have been there in my times of immediate help with cash....
A lot of times I'll use the cash advance to help me pay my water and electric bill. I have XXXX kids and it helps me with the expenses that come up running a household. There are even times when I just want to have some extra cash in my pocket until I get paid. I don't have enough credit to get a regular loan.

The cash advance has been there for me thought the year whenever I need some help with something that comes up. In probably another month I won't have to use it again unless something else comes up where I need some extra cash.

Cash advance help me pay my bills when I come up short and help me with food for my kids if I didn't have it I wouldn't know what to do. It really help me out.

I mainly use the cash advance for when I have run into unexpected issues. This program has saved my family time after time with keeping a roof over our heads, food and utilities. It has allowed me to keep my main utility bills up to date when I had no funds in the bank and the bank would not help me out. Please save this program to help out families like mine, thanks.

With XXXX kids there are a lot of expenses that come with that so I use the cash advance for most expenses, travel and for the XXXX. I would probably have to work more hours at work or get a XXXX job if not for this.

Mainly I use the cash advance to help make up for any type of bills that I'm short on paying throughout the month. The cash advance was much quicker than trying to get any other type of loan. I would loose a lot of things if it weren't around.

The cash advance helps me every month to help me with my power bills. The rates keep going up and up and my income stays the same. My light would be shut down and because I'm sick that would just be a horrible thing to happen.

I'm expecting a new child and they now expect me to pay out up front to pay for the doctor visits and with taking care of that there has been times when there isn't enough money left over to pay my bills so the cash advance has helped me keep them paid on time.

The cash advance has helped me with most of my bills when there isn't enough money to get them paid on time. It has also helped me with buying my medications which I have to have. I pray this is around for a very long time.

I'm on a fixed income and the cash advance provides me with financial security I need to help me with my bills every month. I really need this to get me when I'm short on cash for things. For people like me who only get paid XXXX a month its a great deal of help.

Quite frankly, the government doesn't give me enough money for my social security payment every month so I use the cash advance to help me with all my bills so I can basically live. I would be in a huge bind if this service went away.

When I need help with like my car payment or rent I get a cash advance to make sure they are both paid on time. I'm in the hospitality industry and my check isn't always what I need it to be so this a great help to me.

The cash advance helps me pay some of my bills. It sort helps me from juggling things around to get them paid. I don't always use it but it sure helps me out when I do need it. It would be extremely hard on me without it.

I personally think you should not get rid of the cash advance because it is very useful to my daily needs. I am a XXXX and am making XXXX wage. I live by myself and have no family to help me. The cash advance helps me manage my bills and have a little extra to pay anything else I need to pay. Getting rid of the cash advance system will only make things harder on people how have no source of extra help.

The cash advance helps me with my cable, light and water bills when I need some help getting them paid. Everything would probably be cut off and I really don't know what in the world I would do without it.

The cash advance helps me extend my money to help me pay my bills. No other agency was able to help me out when I needed it. I would no longer have any means of support if the cash advance wasn't around and I would most likely be homeless.

I'm a widow and only have XXXX income and paid only XXXX a month and sometimes my XXXX check just isn't enough, so the cash advance has helped me to keep up with my bills so that they don't fall behind. I'm already minimizing what I get so I don't have any other option.
When I run short on cash when all my other bills are paid off I will get a cash advance to help me through the month with everyday things until my next monthly check comes in. Its a huge help to me to make it from month to month when I need some help.

I use the cash advance for additional income for my bills and to put food on the table. I also use it this time of year for XXXX expenses. This is a very convenient way to get some extra cash when I need it. I dont know what I would be able to do if there wasn't the cash advance program to help me each month.

With being in a fixed income there are times when I need some help with bills and things so the cash advance helps me with all of that. My only other option is to overdraw my account at my bank which they tend to frown on and will slap me with large late fees.

Sometimes when I get in a tight situation or if an emergency comes up like car repairs the cash advance is a great way for me to get some quick cash to help me push my way through. I have the means to use this service so its nice to get help when I need it.

Normally I use the cash advance to help me get my bills paid before my next check comes in. It has helped me make sure that my electric and water stay connected so this really helps me out. I would probably be paying a lot of late fees if it weren't available to me.

I get XXXX payments and I use the cash advance to help me with the little bills that come up. I dont have a problem with my big bills but the smaller ones tend to add up so I will use the cash advance to help me take care of them. I dont get much on food stamps so Ill even use this to help me buy food at times.

The cash advance is a big help to me. It helps me with my bills and to buy food from time to time. Sometime borrowing from family members just doesn't work out so the cash advance is what gets me through when I need it.

It helps keep a flow of my money through the month. Good for emergencies and bills that might fall behind

I'm on a limited income and the cash advance really helps me to be able to live from month to month. It really helps me out with any and all my bills. I would probably have to cut back on food if it was gone because I cant cut back on anything else.

I'm on Social security and if any of my bills are more than my budget than I will get a cash advance to help me get that paid until my next monthly check comes in. I really dont know what I would be able to do if there weren't any cash advances in Florida because I dont have any other way to help me out.

Mostly I get a cash advance to help me pay my bills. I get paid every XXXX weeks and the bills always come in my off week of getting paid. This helps me a lot for avoiding late fees or having something being shut off.

I use the cash advance for things like my electric and water bills. They aren't able to to adjust there billing dates for me and really if it weren't for the cash advance those utilities would be shut off and Id be in a world of trouble.

I will use the cash advance to have some extra cash after all my bills are paid because there usually isn't much left after I pay all my bills, especially the high light bills that Ive been getting. I have no idea what I would do without it.

With the way all the bills keep going up, the cash advance is helping me offset the large cost and let me pay all my bills on time. I've never had to ask my children for money and I want to keep it that way so I'm glad to have the cash advance to help me out.

The cash advance is helping me live on my own. I'm on a fixed income and there are times when I need help with my bills, especially the high cost of electric. If not for this Id have to go and live with my kids.

I use the cash advance to help me with my excessive bills that come up. I would be in a lot of trouble if the cash advance went away because I don't have any other way to get the cash I need.

Bills are the main reason for me to use the cash advance. I don't have anyone else that can help me and I don't want any of my utilities to get shut off so this is a fantastic way to make sure that doesn't happen.

The cash advance helps me stay on top of all my bills and keeps me ahead of my bills too. Anything from mortgage payment to utilities is really what its used for. It would be extremely tough on me and my family if the cash advance wasn't around to help us out.
It usually happens that my bills tend to come in on my off weeks of when I get my paychecks. It keeps my money flow evened out. I will also use it to help me with buying XXXX gifts this XXXX for my grandchildren. If I didn't have this to help me out Id probably have to make some sort of arrangements with the people I owe money too.

Whenever I have an emergency situation that comes up and I need a little extra cash to help me out, I get a cash advance to help me out with that situation. Id much rather handle those types of situation my self that to have to go to family or friends.

When I run short paying some of my bills like light bill, water bill and sometimes for my rent, I can get a cash advance to get them paid so none of them get shut off. I dont have any other choice to get some extra cash at this time. I guess I could try to borrow from my family which Id really prefer not to do that.

Whenever I need help to make ends meet for things rent, groceries or really anything. I have very poor credit so I cant really get a loan from a bank so the cash advance seems to be my only option at this point .

I use the cash advance to help me with all my bills and lately Ive been using it to help my mom out with her bills because she has been sick. We would be completely lost if we didnt have this to help us out.

It really depends on the situation when I get a cash advance. Sometimes its for my electric bill and sometimes its used for my water bill or phone bills. Have tried to borrow from my friends but really they are mostly in the same situation as I am so I appreciate this service helping me out.

The cash advance has helped me with getting my bills paid on time. I recently had a very large electric bill that caught me off guard and I was able to get a quick cash advance to help me get that paid on time and be sure not to have it shut off.

I use the cash advance to help me with my medications that may run more than I had planned on. It has also helped me with buying groceries or if I need extra cash to cover my bank account to make sure I dont bounce a check.

Short term loans help me pay bills when my financial situation is less than ideal. Honest loans have helped me out tremendously.

Advance America Help me when the Banks Wouldnt.

Could never make ends meet, hours wasnt enough heard about Advance America, and they really came thur!!

To helped bills when I am short on money and to be able to have money to take care of my family with every day needs

Pay bills

These help me with a little extra cash so I can pay my car payments and extra things like groceries and bills

Being a single mom with only my income, a cash advance is necessary. My transmission went out of my car and I didnt have the full among to cover it, if it wasnt for a cash advance I could have never gotten it fixed. When I needed a little extra cash to ensure I had food in the house, cash advance was necessary.

I have home repairs that cant wait (XXXX) need to fix, without this our house would be freezing and unsafe.

Its easy for me and cant get a loan from a bank. Dont like long term loan, fast and easy.

Short-term loans have helped me get through some unexpected and challenging times. I have used Advance America on numbers occasions when these situations occur. It is extremely helpful and beneficial to the customers.

Short term loans have helped me pay my bills when I was short on money at the end of the month. Prices on food and gas keep going up and out wages keep going down. Short- term loans are a great tool to help make ends meet at the end of the month.

Im trying to get out on my own and all bills are coming due at once. Cash advances are helping me with money without needing a bank and doing large amounts.

Because short term loans are easy, quick and available.

They have kept me from having to sleep in my car!

Taking a short term loan has helped me to pay my bills on time, when the due date has fallen between pay days.
Was in a bind with work hours and check was short and had to get a loan hear because I could not get a loan at my bank so had to come here and they save me from getting my power shut off.

To get me by tell next payday was sick so my check was short and needed to pay my lot rent do I didnt lose home and get gas in my car.

In an emergency when there is no overdraft cushion and the fact that XXXX overdraft fee can snow ball plus a charge everyday your account is negative ends up in a huge negative balance a quick loan with XXXX flat fee is better especially if you can buy it back and not have bank account suffer. It gives you a lump sum to take care of emergency.

It has helped us every week with paying rent and groceries. It has also helped us pay bills. I appreciate having the extra money when we are in a family bind.

The loan has XXXX me when my finances are tight. Helped with bills, food, XXXX, etc. I appreciate the great customer service whenever I go.

I have XXXX kids in college and I am paying the vast majority of these expenses. This year I had to replace my transmission and water heater. It was helpful to use Advance America to close the financial gap caused by those unexpected expenses.

The reason why it helps for bills, food and other things. When you bounce a check it will cost XXXX. Family are already burden. It gets you closer to your goal in better yourself off. It just help in so many ways.

A short term loan has helped me because it helps me pay bills or if I need extra money instead of asking friends or family. It has helped me due to withdrawal from bank that I was unaware of I was able to come in get money fast and deposit in my bank.

Since I am only a monthly income the money does not last me for the whole month. The payday loans help me get through the month and help me with paying bills on time and also being able to buy food.

I have my own small business when I have an emergency payday loans can always help me with my problem.

So many times I wouldnt have enough money for my electric bill or car payment. These loans have helped me to stay current. Without being able to get the loans, I wouldnt be able to pay my bills.

For the past XXXX month I have been critically ill. I couldnt do my lettle part time work to make the money that keeps me afloat. If it wasnt for short term loans, I would be homeless. Payday loans are very important for people. Like me who have low incomes and are trying to survive.

My bank held my check XXXX day before XXXX. I needed money fast and I got a payday loan. It helped me with the cash I needed.

There has been times when I dont get paid on time and payday loans come in handy to pay my bills and to have gas to get to work.

Payday advance has help me when I ever need money. For example, bills, rent and other things.

The payday advance has helped me in paying my bills on time and to always have some cash in my pocket.

I am on a fixed income and a strict budget. When unexpected expenses arrive I have no one to help out. Payday loans are my survival, when I have no one else to borrow from.

The payday advance helped me when my husband lost his job. I didnt have enough money to buy food and pay my bills. Getting a payday loan got me money to pay my bills and put food on the table for my family.

A payday loan has helped me when my grandfather passed away and I needed money for a plane ticket.

The pay day has helped me alot on paying my bills on time n have a little extra to take my kids out to enjoy family time.

Short term loan has helped me financially when I did not get paid the amount expected. I also believed that payday loans come in handy when XXXX season comes around.
Payday loans have helped me to get the funds to get my car fixed before my payday.

Yes car repairs emergency very helpful in a pinch

On XX/XX/2014 my son was killed. Advance America help me out a lot. I didn't have insurance on my son. Also before my son was killed advance America help me to pay on a lawyer for him. If this place was not here I don't know what I would have done. I am so thankful for them thank you XXXX.

Short-term loan has helped when I need a little extra to either pay a bill or get something that my son needs. It has helped keep the lights on and keep gas in my car so that I can get back and youth to work.

Trying to live is a monthly struggle for me. I only receive a small social security check and no food stamps or any other source of income. The payday loan has helped me with getting food, having to pay for my medicines or paying bills. I can do this monthly as needed and I am grateful that I can. I am fully XXXX and need these LANs to survive. By trying to change how or when I can loan may cause me to go without, food, medicine, or lights or heat.

It works for me cause it helps when you get in a situation and you need money. For example car broke down or unexpected funeral or bills get behind.

I gave the money for gas and tall booths to take my daughter to XXXX for college while also getting utilities paid.

Has helped me to pay unexpected bills and medical expenses for myself and my children. It has helped me to avoid late and/or reconnection fees.

For me, payday loans is so important, XXXX helps me and every family for emergency needs.

I've been working hard and when I need money in between pay periods and this program really helped me. I would have shut off and my car taken by now if it wasn't for being able to take a loan every pay period to help out.

Payday loan has been very helpful with paying my bills when I find myself short at the end of the month.

1 helps to keep from paying reconnect fees on utility bills. 2 more trustworthy and less hassle than borrowing from family members 3 much cheaper than paying bounce check fees 4 very convenient for emergency situation i.e car repairs or break downs 5 staff is very friendly and doesn't call continually about paying back the money 6 short term loans very helpful in emergencies situations.

This pay advance is helping me to get pay my bills on time and some times it help me to my rent.

Payday loans have helped me out tremendously over the years for unexpected expenses. I appreciate having a place to go to when I need a little extra cash.

by taking out payday loans it help me out when I was in a jam. It helped out with rent, gas, and food. I appreciate this good service.

Payday loan helps me pay bills, gas, buy groceries- have the things I need till next payday.

It has helped me when I was behind on utility bills and need cash before I was disconnected and was between pay days.

I use payday loan to help me pay my light bill when it come before I get my check or any bill.

I'm on my own with no one else to help me, so this has helped me in emergency situations. From being shut off notices or car repairs services thanks so much for being there.

Payday loan has been a big help during emergency times for home and auto repairs especially.

It would help me stay upon my bills. Help me pay my car note and supply me gas.

Pay bills so I didn't have late fees.

My experience has been great it helped me out when I've been down to my last dime. I really appreciate havin a loan place where when you're in a bind they can help you out. Thank you,
I applied online for a loan and the company wanted to secure a title and charge XXXX% interest in a XXXX year term why would a consumer accept such an offer?

As a mother of college students, I often have unexpected expenses. This service helps me to meet my obligations in between paydays.

The cash advance helps me with my rent and pretty much any monthly bills that I may need help with. I'm trying to budget better but am recently out of a bad divorce and its taking a while to get back on my feet so I'm glad I have the cash advance to help me out.

A while back I obtained a money order from Commerce Bank in the state of Pennsylvania. Commerce Bank has since been taken over by TD Bank. I never did anything with the money order and I completely forget about it. Recently I found the money order and returned to TD Bank to cash it out, and was told that it couldn't be cashed by TD Bank. I am writing to be advised as to what can be done to recoup the money.

For the most part I use the cash advance for help with my bills but I also use it to help out my grandkids when they may need some help. Only getting paid XXXX a month at times can be difficult so I'm glad this type of service around for people like me.

The loan has helped me to maintain my credit and pay off a few bills.

This payday loan helped me when I had an emergency in the middle of the month. My son had XXXX in XXXX. I was able to go to XXXX the same day.

Unfortunately we are having a lot of car repair issues and my child has a lot of medical issues and the cash advance has been helping us out until things calm down. I would be late on a lot of bills if this was discontinued.

I use the cash advance to pay my bills and without the cash advance I wouldn't be able to pay all my bills. My son lives with me and we have been waiting on his XXXX payments to start. But for now this is our only lifeline to keeping out bills paid and keeping food on the table.

It was the only way I could get everything paid-all my bills-water, light & rent.

Short term loans have helped me to avoid bounced checks and bank fees.

Helps when you're in a pinch

When you need money in an emergency this is much better than over drawing my bank account. I would go after the banks for changing for everything including phone calls.

In emergency especially for someone like me who is retired and have to wait till the end of the month

It has helped me a lot in times of need when I needed to pay some bills on time. Payday loans are great for a short term not for the long haul use as needed and everything works out just fine.

When I need help catching up on my bills or during this time of years I need a little extra to get me through these XXXX, the cash advance is my way of getting through and taking care of these situations. I would have to cut back a lot and even my kids would have as many presents this year if it wasn't for this.

Cause I live check-check.

Getting the loan was easy and the reps are fantastic.

My husband was diagnosed with XXXX and it took XXXX months for XXXX. We would be in a lot worse shape without you.

Great customer service very personable and friendly. Its helped me get back on my feet getting started in a new job and emergency needs.

Has some unexpected problems pop up financially. Customer service is always amazing. If I ever get in a bind I would definitely come back.

In a pinch, advance America has come through for me.

I took out the short term loan to cover medical expenses with my parents.
Helps with medical bills and car repairs. It has helped me keep my head above water.

Short term loans have been very helpful to me. Its also good when you have employees that understand the product and help guide you to get the loan paid off. My experience at this location has been amazing.

I always have good conversation, and greeted with smiles. Nice ladies you have working at this location.

It helped me when I was behind on bills. The people that work here XXXX and XXXX are really awesome. There friendly outgoing very helpful and very nice. They actually treat customers like they are people and not just about the ,money. I enjoy coming here to pay my loan.

Great customer service, this has helped with daycare cost and random expensives.

The past few months I have been on a short term loan. This short term loan is making up some monetary needs before my next full paycheck.

The short term loan has helped me in situations where I needed extra cash for emergency trips and help pay bills. I use the short term loan to stay ahead of my finances and expenses.

Being able to have all my bills paid before or on time along with extra spending money and time with my child.

The cash advance helps me with the overlap from when something is do and when I get paid. This helps me avoid those large late fees which actually end up being way more than what it costs to do a cash advance.

It helps make it from paycheck to paycheck.

Has helped me get caught up on bills.

It has got me out of jams and unexpected expenses due for emergencies. Its very reliable and stress free when in need of more financial flexibility.

Having a short term loan helped me get a few things that I need right away. Also to have extra cash Incase something happened and needed it.

I was having an emergency with my finances and he short term loan helped a lot.

It helps me get out of jams.

A short term loan allows me to get the things I need until I am re Imbursed by my job. Its a great help.

It has helped me to be able to pay my bills and also buy food and gas. Thanks guys!

Ive used the cash advance just a few times and it usually will help me with my electric bill because of when I get my monthly check it always doesnt show on the same time of the month so its at times will put me behind by a few days. Its been a great backup plan for me.

Helps me to budget my money better. It has really helped me out, thank you.

It helps me out when needed. There was great, helpful service.

I use the cash advance usually to help out my children and grand children when they need some extra cash for maybe their cell phone bill or dental situations that come up. Really anything that comes up where they may need some extra help getting something paid.

Mostly the cash advance helps me with my bills when and if I need some help getting one or some of them paid on time and Im a little short on cash. I would rather do a cash advance then to go to my family and ask them for assistance.

XXXX was great and extremely enjoyable to work with. The money will help me get through the monthly.

Well I must say I will be back and your manager was the best you need more like him. Good job XXXX.

I usually use the cash advance to help me out with my rent, electric bill and for groceries when Im short on cash to get these things taken care of. Id probably be sitting in the dark or looking for a cheaper place to rent if I wasnt able to do the cash advance anymore.

It gives me the extra support to balance financial situation.
Ease of use and keeps fees low as needed.
The cash advance has helped me keep up with my bills when ever they lag a bit behind. I dont always have to use it but I will use it when I get behind on anything to help me catch up quick. Without this I probably would have lost my car insurance.

When I find myself in a tough spot or if Ive over spent somehow from my check the cash advance is always there for me to put me back on track. Right now Im using it for XXXX presents so I think its a great thing to have at my disposal.

I use the cash advance to help me out with my bills. Had a major car problem that put me behind on getting my bills paid. Id be hurting really bad if there was no cash advances for me to get me get back on my feet.

This is my slow season at work and and I just had my engine blow in my car and I was able to get a cash advance real quick to get it fixed and back on the road so I didn't miss any work. I really dont have any idea what I would have done if I wasnt able to get a cash advance to help me out in this situation.

I will use the cash advance for a number of things like my car note and for my furniture payments when my check just wont cover it. Id be running short often and may have my furniture reposed if it weren't for this service.

The cash advance is a nice thing to have when I run short for something that needs to be paid real quick. Id rather not have to bother my sister for help and my credit union is a pain so this is my best option when I need it.

Payday loans are important to me because it helps me with unfortunate situation. I work for the XXXX and in the summers when am off I dont get paid because am not a XXXX. Payday loans help me pay my rent and car insurance also car note during that time.

Payday advance helps me and my family. The loans are used to provide grocery for my family, Which means very much to us.

Payday loans has helped me in paying my bills on time.
Payday loans have helped me during pay periods for gas, groceries etc.
When the economy is hard and living paycheck to paycheck becomes taunting having a payday loan is seen as a blessing to my family. Being able to borrow has helped my family in times of need.

These payday loans has allowed me the opportunity to stay ahead of my bills without this service i wouldnt be able to do that.

Payday loan help me when i needed extra cash for my legal expenses in court. At that time i didnt have that cash available and they help me.

When I needed money for bills a payday loan was my only choice. Thank god this service was available in my time of need. They are a life saver.

Payday loans helps me when i need it the most for my foods and most need it at my home groceries and very convinient for me in any case of any emergency a have.

The payday loan came in handy when i was in a despite need of some cash to pay my car payment.

Payday loan helped me when i needed my car fixed. I was really low on cash.

Payday loan is good to have it because a emergency like fix my car or buy some food.

I have been in financial problems situations and finding these payday loans have been really helpful to my family and I.

These payday loans are important to me because it has become necessary to borrow when an emergency arises at any time.

The payday loan has always been there when i was in need. there are times when an emergency has come up and i was able to count on the payday loan.

The payday loans help me to complete my rent for the month. I work three jobs and i still have a hard time with paying my rent and bills. These payday loans have helped a lot.
To whom it may concern, I use check into cash due to my financial situation. It helps me get off the bind I was in, therefore if it was not check into cash I'm not sure what I would be done.

To help with bills and customer service.

I XXXX, use this service because I need extra money for today's expenses and the friendly service.

I use check into cash because its convenience! I sometimes need fast cash right away and I find it faster than going through my bank and the customer service is great at XXXX location.

Payday services help me with my necessities.

I use payday to get help pay my bills.

I use when short in cash and close to my house.

Payday helps me when I have tight situations.

I use Check into Cash when I had to hire an attorney for my divorce.

Payday helps me to make ends meet when I'm short in cash.

This payday service helps me pay my bills when short in my payroll.

This service helps me pay my bills.

Check into cash helps me with my personal expenses.

I use payday when short for a bill or extra money for fun.

Check into cash help me with family member funeral expense.

Payday helps me when I need a bit before payday.

Check into cash helps me pay some of my bills when short.

I use check into cash because I need to help pay some of my bills, they are fast and friendly.

I use payday to help pay some of my bills.

I use payday services to help me with my school.

I use check into cash when I'm short in money and have an emergency

Payday services help me pay my bills.

Check into cash helps me finish paying bills if I'm short in money.

Check into cash helps me to do bill payments when I'm short in cash.

Payday helps me with extra payment that seems I always have.

Payday helps me pay bills.

Payday loans help me and my family out with food and gas clothes.

I need the money to pay bills

This loan helps with my rent, phone bill, lights, personal items for household cleaning supplies and for medicine.

Pays bills.

Pay unexpected bills.

Helped pay unexpected bills.

When I needed fast cash to pay a bill it was there to help. When I needed a longer loan they always help me out. It does help people out when they need it the most.
This short term loan helped me to have extra cash for vacation.

Payday loans help me in a big way because when I am short on money it helps on bills, gas and food to when I get paid.

This short term loan has helped use make repairs to my car that I could not afford without this loan I would not have been able to make it to work.

It has help me with tremendously with bills and other misalenece that I need.

Quick easy access to a loan to pay some bills to avoid late fees.

Payday advances allow me to pay bills that are due before my payday. I am happy there is a business that helps people who live from one payday to another pay date make it possible to be independent and not having to ask anyone for financial loans for help.

I needed a payday loan to pay my bills in between checks so my payments would be on time.

The affordable loans help keep me on track with bills

Retirement money do not always make ends meet.

I needed a loan to cover bills that needed to be paid on time and decided to try for a loan. I would prefer not to borrow money from family, as I've been dependent on myself since I was XXXX years old.

I use this service because my husband lost his job and it helps me paycheck to paycheck.

We are so grateful that we had access to a short term loan through advance America because we were able to obtain this loan we were able to meet some of our financial obligations that we would not have been able to do otherwise. We have never really needed or even wanted this service but it was truly a lifesaver in our time of need.

I believe payday loans are a convenient way to help a person with their money on the weeks where they may need a little extra then what their check provides

Short term loans help me to pay bills if they became due before I got paid. Its extra money when I need it

It is easier to come here then borrow from a family member. It is convienent for those who cant get loans elsewhere.

The extra cash helped me get through a XXXX bad years of separation and divorce.

when I have need to pay a light bill and didnt have any payday until XXXX weeks.

The short term loans are very helpful. The staff is very friendly and is welling to work you. Always have a smile on their face when I walk in the door.

I need help to pay my eletric bill.

They have helped me make bill payments or just make it through until my next payday. Advance America has been extremely wonderful and friendly.

Yes has helped to get me ahead on a few bills.

Pay my Utilitity Bills

This payday loan has help pay bills that was unable to pay at the time.

Payday Loan helps all when Im short of money on my engery bill and water bill.

Payday loans have been truly beneficial to me during some of most desperate times of financial hardship. Without the help of payday loans there has been times i would not have had the change to provide for my children.
I have had a wonderful experience with the payday loan. It has provided me with the funds I needed to get me through to the next payday. Without the pay day loan i dont know how I would have paid bills, ate or had money for gas since i commute to XXXX.

The payday loan has helped me a lot, by getting a loan i needed to pay bill and came to get a loan and i got the money right away.

The payday loan has helped me through paying my bills on time. Without having to worry about getting money from friends or relatives. Basically im borring my own money and paying it back on time.

The pay day loan has helped me in so many ways when i was need of financial assitant and i was not able to obtain a loan from anyone else not even my own family.

This payday loan helps me and my husband by gas so we can work everyday til our next payday. it also helps us by food. Sometimes we use it to help pay rent.

Payday loans has helped me when i was in need the most. when i am short on rent or bills, these loans are convenient and i am able to borrow until my next payday.

The pay day advance it help me a lot to be on time with my other payments and sometime to buy food or simple to have money for my kids

the payday loans is very beneficial. As an educator i only get paid XXXX a month. The advance allows me to pay needed expenses.

Payday loans help me to get to my next pay period. When Im totally broke and need money for gas and food.

the payday loan helps me to make it through the month and pay bills on time. There have been no pay increases in XXXX years but inflation and taxes are on the rise, these loans help me when i cannot get credit elsewhere.

Payday advance has been a lifesaver when a financial emergency hits and you need cash fast

Payday loans help me when grand kids call at the end of the month, needing something for school or something.

Payday loans have helped when i needed to pay my son diapers and even food in between paychecks. I am a single mother and having the option of payday loans is very beneficial to me.

Payday loan helped by being able to borrow a small amount so i could feed my son and I for XXXX days.

Payday loans have helped becasue an untimely expense that wasnt expected is hard on a person. Payday loans have helped when i cant be responsible for myself and borrow money from a family member

Any time I needed help with money the payday advance helps. When no one else would or could. it is a lot of help to be being out here on my own.

The payday loan is more convinient for me to help avoid overdraft fees.

payday loans carry me from payday to payday.Helps me pay my bills on time.

Payday loans has helped to avoid overdraft fees, also to take care of bill without having to go thru banks for short-term loans. very convinient

These payday loans help when theres no money from any other source

the pay day advance has helped me by supplying me with extra money for my sons schol clothes. When it coulndt wait til my next payday.

the payday advanced helped me when my XXXX check was late i got a payday advance to buy groceries for my house.

when times of emergencies payday advances has made a big impact when paying bill when you need it right away or family emergencies dont really need stress when i can make a quick stop

The payday loan has help me to keep my head above water during these difficult times, due to having an extra family move in with me a family of XXXX. without access to loan would have been able to get through these times.
I find it helpful when I need a payday loan to help me pay the bills that I need to pay, especially when my pay is a little short.

If my check is short and I don't have enough, I come to check into cash and they help me.

Payday is convenient for me and check into cash gives me good service.

Payday helps me until I get my child support check.

Payday helps when I need last minute cash.

My husband gets paid XXXX a month so this helps us to pay expenses if short between paydays.

I use payday because it's convenient when short in cash.

Check into cash helps me get through my next payday when short.

I use payday because I need extra money and it's convenient.

I use payday because I need extra money.

Check into Cash has help me when I have an emergency and don't have the funds for it.

I use payday when I have a emergency.

Check into cash helps me with unexpected bills.

I would like to say that Payday Loans should continue to help when there is an emergency.

I use payday when short in cash and I like that this service is available.

Check into cash help me when I had an emergency and didn't have the money.

Short term loans have relieved me of payday stress.

Helps make ends meet when paychecks are small.

This entity has served me well with emergency expenses. I have been able to comply with their policies and I appreciate their services.

Helped with Bills and get through the week.

Heating bills.

It helps me out a lot with payday changes. I use it to help out with bill and food etc. Sometimes I have to use it just to keep current with my life needs.

The loan is very convenient and it helps in a crush.

Good get ahead on bills.

Advance America has been a blessing to me over the past XXXX years. When I have been short, I can also come into the office and get what I need. The people that work in the office are very nice too.

Always help me when I am in need. Without the help of short term loans I wouldn't be where I am today.

Helps make it to the times when you need the money for your situation.

Help me hold over to the next pay date.

I get paid once a month and this allows me to get through the month.

I am a single mother who receives no child support and a payday loan helps me pay my bills and rent. Without this extra cash, I would be homeless with XXXX kids.
Short term loans have helped me stay current on bills avoiding late charges and other fees. Also in emergencies ie pet or auto. I have been able to take care of these things at that moment instead of waiting til payday. Short term loans have been very helpful for me.

Being able to take out a cash advance has helped me with being able to stay current with my utility bills which have gone up in the past year.

They help me when I need money now and have to wait til I get paid.

It helped when my car needed major car repair done. It was right on time.

Being that I am a single mother of XXXX, I rely on payday loans in order to feed my children some months. This has been a good and necessary experience.

It helps me when I most need it.

Help me to pay on my annual flood insurance payment.

I use the cash advance for the little emergencies that come from time to time or if I just need some extra cash when I've already paid my bills and there isn't much left over. I'd be out of luck if not for this service.

I dont do cash advances very often but when I do its usually for some sort of bill that I may need help with getting paid. Its quick, easy and convenient. It has gotten to the point that maybe my electric would have been shut off so this has helped me be sure that didn't happen.

The cash advance helps me immensely. I get paid XXXX so the bills and expenses that come up in between paychecks are sometimes hard to come up with. Without amscots cash advance I'd be subject to late fees and charges and it helps me out so much.

This time I am using the cash advance to help me get my car fixed but usually I will use it to help me pay my bills before my next check comes in. I dont really have anybody else to count for this type of help so Im glad its available for me to use.

The cash advanced program helps young people like me who need it to help cover bills until my next payday. I am in college and working and it really helps release stress.

The cash advance program is a good program. I feel that it is very helpful in a pinch. You never know when something unexpected is going to happen. Its nice to know that you have somewhere to go if it does. Not everyone has someone to go to if they have an emergency so the program is really a good thing as long as its used properly.

I got behind with an unexpected bill and I needed some help getting it paid so the cash advance helped me get that bill paid until my next check came. I have no relatives to help me out and with kids you have to do what you have to do to get by.

I usually use my car advances for a bridge of money in between paychecks just bills wont be late and have to pay more in late fees. With out the cash advance program that would cause a finically hardship on most people and especially me tring to make sure all my bills are paid on time.

Payday cash advance help me and my family so much. I get paid every XXXX weeks and some of my bills are do when I do not have the cash in the bank at the time to pay them. So that is when I go to Amscot and get help for a week or XXXX so I can pay my bills on time. It also helps out with unexpected expenses for example, when there is a sickness in the family and costs money to get well quicker so nobody loses work time. If cash advances were taken away then my family could not catch up on the household bills and would be further into debt. so please keep payday cash advances going.

I use the cash advance for the normal nececities that come throughout the week when I need some extra cash to help me out. It would be pretty rough and could probably get an advance from my employer but I really dont want to go that route.

I utilize the services here to cover bills.

It helped pay bills in between pay checks. All staff is lo so nice and helpful.
It has help pay the bills between pay checks. Staff are always very helpful.

This short term loan has helped me in many ways. When I am behind on bills or hanging any financial problems. I can always count on them. Thank Advance America

I usually use the cash advance to pay XXXX specific bills, rooms to go and Aarons furniture. It really helping me with my credit and assures those XXXX bills get paid on time. I only have XXXX more months to go and then Ill be done with it.

Im on XXXX only and I like to use the cash advance to help out my daughter when she needs some help with her monthly bills. Makes me feel good to be able to do this for her and if the cash advance wasnt around I just wouldnt be able to help her out at Ll.

The cash advance helps me supplement my monthly bills when I need some help getting them paid. I truly dont have any other way to get some fast extra cash when I need this type of help.

Ill use the cash advance when something comes up that falls out of my budget. Ill also use it to help out some of my grandchildren when ever they may need some help for gas and things such as that.

I work on commissions and sometimes I get smaller chunks of pay and when that happens I turn to the cash advance to basically steady my income until my larger check comes in. I find the cash advance to be very convenient and fast while I wait for my SSI check to come in as well.

I usually take advantage of this program when Im in need and honestly I dont know what I would do without this program . I know others too that use the program to help to get through rough times in their monthly expenses. I really try not to use it often but it really helps in getting me thru the rough financial periods that we all go through in this tight economic climate that we live in. This program is a savior for some and a great help for many. Thank you for your consideration.

My check doesnt come in until later than when my bills are due so the cash advance is my way of getting them paid on time and not having them become late. I know ld it werent for this I would have to pay a whole bunch of late fees.

I use the cash advance for everything. Sometimes I spend a little more than I should have and with only getting paid XXXX a month this is a lifesaver for me to get some quick cash to pay for my bills or medications that I need daily.

The cash advance helps me make ends meet and with the way the economy is today the cash advance just make things easier for me to get by when I just need a little bit of help. I would probably loose a lot of these things that I have if I didnt have the cash advance to help me out.

When I fall be hind because maybe my check is less than I thought it was going to be or if a bill is larger than I thought, the cash advance is always there for me. What I also like is that if I maybe need a couple of extra days to pay it back Amscot will always work with.

I use the cash advance usually to help me pay my rent. It has actually helped me build my credit up. With the way my paychecks run I dont have any other way to get any type of money to help me....and I work for XXX.

The cash advance is a great way to fill in the gap in between when I get paid to take care of things such as house repairs and car repairs. I dont like to call a relative for help so that isnt even an option for me in my opinion. Im the oly wage earnner so this helps us all out.

My pay has been up and down for a while and the cash advance has been helping me with my bills to be able to keep them paid and to stay on top of them. My only other option would be to borrow from my family and I would much rather take care of this situation myself.

The cash advance does wonders for me because when Ive paid all my bills I dont have anything left for gas or food or even part of my child support. This really is a fast and easy way for me to get me through. The bank will not help me so this is my only way to get through day to day living.

With my hours being short during the holidays and being a sub contractor my pay is not always the same, the cash advance really helps me take care of my bills when they come up and I just dont have the money to pay them.

Whenever I have unexpected things that come up in my life I will get a cash advance as sort of my lifeline to get any and all of the things taken care. There would be some severe adjustments that would have to be made if it werent for this service.
Whenever we run a little short on cash we will use the cash advance to help us pay our bills. My family situation had changed drastically and my income was cut almost in half so this has helped me keep my credit in good standing.

The cash advance helps me get my bills paid on time like electric, food and car repairs. It really helps me out in the slow season at work. When my hours go up I wont need it again unless something major comes up.

The cash advanced helps me get by between paychecks for gas and food. I dont make enough to get me through for XXXX weeks at a time. If I didnt have cash advancements around I would have to resort to borrowing money from friends and family who are already struggling as it is or having no food or just not getting to work because I have no money for gas.

The cash advance is very helpful in emergencies that creep up and being there for that unexpected expenses. The cash advance also helps me not mess up my credit and would just have to do without and be late on our bills.

I use cash advance to help pay bills out of my normal paycheck cycle. If we didnt have cash advance I wouldnt be able to keep the lights on in my house for my family. When you get paid XXXX a month this really helps!!!

I have used payday loans when we are in between paydays and needed that extra cash to pay bills and ect. It would be a bummer if they got shut down.

I need payday loans to get me a gas stove for my house and some heathers.

I use the cash advance to help me pay my bills, groceries and gas money for my car so I can get to work. The cash advance is my only plan for right now. I would be lost without it and so would my little son.

This payday loan will help me pay my house note this month. I run short due to my medication.

Payday loan has helped me a lot. when your check fell short and you have this opin to get a payday loan its the best thing ever. It may not be that important to others or helpful but it is to most.

My apartment rent is due and my husband check will be late due to the holiday. Last time I was XXXX days late, our apartment charged us a $XXXX fee and filed a non-payment with the state.After only XXXX days! Not only is the cash advance cheaper than the fee, it will prevent our credit as renters from being ruined due to something out of our control.

With getting paid every XXXX weeks the cash advance has helped us out keeping all our bills paid on time. Things like rent ,car payment, doctors bills, prescriptions....so many things I cant even list them all. Its just a great back up plan for our financial needs. We would probably have to cut back on everything which we really dont want to have to do if the cash advance wasnt around for us to use.

As a single mother it really helps.
When I lost my job and my husband had a XXXX it completely change our financial lives and to be honest, if it wasn’t for Amscot and the cash advance I think we would have been out on the street. The cash advance allowed us to stay afloat until I got a new job. In reality it saved my husband too because it allowed us to continue to get the medications that he needed daily.

If I get behind on a bill or something like that I will get a cash advance to take care of that bill. Its a convenient way to get the cash I need in a hurry. Its really fast and the locations are everywhere so I appreciate this type of service.

I have bills that seem to be getting larger and with a child in college there are times when I need a little boost to help me getting things paid and taken care of on time. Ill be getting a XXXX job soon so that should make it so I dont have to do a cash advance unless something major comes and I need help.

I use the cash advance for the purpose or circumstances of immediate cash due to emergencies. I really dont like to burden any of my family for a loan. I use this primarily because there isn’t a credit check.

If I didnt have the cash advance I would be homeless because I use it towards my rent so helps my family out during hard times. So please dont get rid of it. I dont have any other option to get any other type of loan.

Payday loan helped me by providing the money I need to get my engine fixed.

When Im tight on bills the cash advance would help me out when the bills roll around and I didnt have the money right away. Hard to know what I would have done without that to help me out with my bills at the time.

The cash advance helps me with my immediate needs such as my utilities or car issues that come up. Im not able to get any other type of loan at this time so this has been a great help to me. I would be in big trouble because I dont have any friends with big pockets if you know what I mean.

I sue the cash advance for so many reasons. I just got one so I could send a plane ticket to my sister so she could spend XXXX with all of us. Other than that I just use it for little things that come up from time to time.

Payday loan helps to make ends meet until the next payday. Emergencies, vacation, unexpected bills can deleted a person saving. Payday can help take the stress of the unexpected.

Basically I use the cash advance to help out my granddaughter who is in college now and its been a good way for me to be able to help her out when she needs it. It keeps me from overdrawing at my bank and getting those $XXXX draft fees.

Payday loan saved my family. Thanks payday loan for helping me and my kids have a great XXXX.

Cash advances are a life saver for me and my family. My youngest son has to have multiple XXXX and we never know when I will have to take time off of work. Cash advances allow me the liberty of the time with my son while he is in recovery.

This Payday loan has allowed me to pay bills that were due before I receive my pay check.

The cash advance helps me with my bills and to send money to my brother when he needs it. I think its be extremely hard on me if I didnt have the cash advance to help me out. I dont know what other options I would have so I hope its always here for me when I need it.

When I get behind on my bills I like to use the cash advance to help me out with getting my bills not only paid, but paid on time. Recently it has helped me pay my car payment because I was a little short. Its hard these days and I dont know what I would do without it.

Right now my hours have been cut because Im a XXXX and to help me through the holidays the cash advance is helping me with my financial shortage until Im back working fulltime. Ther isnt anything else I can do to get this type of help because my family is in the same situation that I am in.

I seem to be living behind from month to month so the cash advance is helping me get through to keep my bills paid on time. I would probably be evicted and out on the street if this wasn’t available to me.
I use the cash advance for basically everything. Its handy and convenient for me when things come up like car repairs, medical situations or really anything. Without the cash advance things would be pretty tough. The problem is that everything cost more now but pay is staying the same.

Most of the time the cash advance is used by me to pay my bills. This time Im actually using it to help me make my car payment. I dont really have anybody to borrow money from so I really dont know what I would do without it.

When I need help paying my light bill or water bill the cash advance is what I choose to get them paid on time to avoid them being shut off or get late fees. Im not sure what I would do if there werent anymore cash advances for me to use when I need it.

Most of the time the cash advance is used by me to pay my bills. This time Im actually using it to help me make my car payment. I dont really have anybody to borrow money from so I really dont know what I would do without it.

When I need help paying my light bill or water bill the cash advance is what I choose to get them paid on time to avoid them being shut off or get late fees. Im not sure what I would do if there werent anymore cash advances for me to use when I need it.

I will get a cash advance to carry me over until my next payday to help me with my bills and food sometimes. Right now I have no idea what I would do if I wasnnt able to do this. Being on a fixed income things can be pretty hard at times.

Im using the cash advance to help out my sister who is very sick right now. I truly makes me happy to be able to do this for her in her time of need and really if it werent for Amscot and the cash advance I wouldnt have been able to do this for her.

The cash advance covers me when my check falls short of what I need for things that come up monthly. I also use it during this time of year with the holidays coming up.

The cash advance helps me with the little emergencies that come up from time to time. Being a XXXX veteran this service is perfect for when I need some extra cash because its short term and aligns up with when I get my government checks.

If I need help with my bills because I dont always get paid on time the cash advance allows me to get them paid without any delay. This really helps me to avoid the big late fees associated with paying things late which adds up quickly.

If I have a bill that needs to be paid and my check hasnt come in yet, I will use the cash advance to help me with that so I dont fall behind on that particular bill. Ive tried to borrow from family but I really dont like doing that.

The cash advance helps support my families monthly expenses. Without it I would default on my basic household expenses. Although I do agree that the interest rates should be reduced, the program allows regular people a means to support their families

I have used the cash advance to help my son out. I had already paid all my bills and he really needed some help to get his electric back on and with them having a little child it was really an emergency. I also use it during the holidays as well.

Whenever I dont have enough money to pay my bills like my water, light, rent or groceries I will get a cash advance to help me get them paid. I would probably have to get a XXXX job if I didnt have the cash advance option.

The cash advance helps me out a lot. I usually will only use it when I have a bill that is more than I thought it was going to be which is usually my electric bill. So with XXXX kids in college my budget is tight so this is a great help to me and my family.

Occasionally I use the cash advance to help me out when a financial situation comes up that I didnt expect. I dont ever use it for little things...just for the big things that could mess up my budget.

I normally use the cash advance to help me out when I need some help with my bills. I already have XXXX jobs and both of the I get paid XXXX so if a bill or anything comes up that Im not ready for this really helps me get it paid on time.

I use the cash advance for when the little everyday emergencies come up like and unexpected bill comes up and Im a little short on cash Ill do a cash advance to see me through. I prefer not to dip into my savings or investments to take care of those situations.

It has helped me pay some bills that I needed to take care of.

To pay what needs to be paid.

It has helped in my time of need when money comes up short. In a time like this a payday advance is very helpful.

Help pay for my expense.
I was in need of some extra cash for family issues and being able to obtain this cash came in very handy. Not being able to secure a personal loan and knowing that a service like this is available gives someone like me hope. Emergencies come up that some people don't have a budget for. This was XXXX those times for me.

It helped me make my house payment when I can't stretch my paycheck. It also with the money I lose when I miss work.

Payday Loans helps me a lot due to being short are paying a bill on time. Help in time for holiday shopping.

Quick available cash before payday, especially for unexpected emergency.

Girlfriend engine broke. Helping her get it fix.

Help keep paying large light bills. And get at the store.

When I short on rent they loan me the rest of my rent.

It helped me in the short term. It was great experience, they personnel was extraordinary.

Advance America has been an alternative for borrowing cash when there were no other options. My credit union would not allow me to overdraft on my acct at that time. Therefore Advance America allowed me to borrow enough cash to pay my bills each time I was in need. The representatives are excellent and always willing to assist. Short-term loans can be expensive yet they are very necessary for our current economic system.

Very simple I was late on an electric bill that had to be paid today otherwise I would lose my repayment plan and be forced to pay over XXXX or my electric was shut off. If it was not for a payday loan my kid could not have ate. A lot of us work for a living and don't rely on government assistance. If this goes away, I may have no choice!!

I very seldom have to use this service but it is very helpful when an emergency comes up. I am thankful to have this option since I have no local family. Without a doubt this is my only option to get quick help. The other time I used it to help me for my medical copay.

It help me pay my bills where I need money I can go to them and borrow money where no else will get me a loan. I really like coming there. I referred other people to get loans

I use Check Into because its very helpful when I need them and it's convenient to me.

With me being retired with a little pension and social security there are times at the end of the month when I just need a little help getting through and the cash advance gets me through until my checks come in. I was out of town recently to help my daughter out in XXXX and was gone for XXXX months and I still had to pay my bills down here so this really helped out a lot.

Usually around this time of the month and with XXXX deaths in the family recently the cash advance pulls me out of my jams that come up. Its help me get through this very tough time in my life. I would literally had no food in my house if it weren't for the cash advance.

The cash advance has helped me be able to stay on top of bills when there has been an emergency and I had to have extra money come out of my paycheck. If I did not have the cash advance option I would not be able to live properly at times because it has really helped bail me out. I have a single income for XXXX people and only make just above minimum wage.

I usually use the cash advance for helping with my bills or when I have an emergency with my car that comes up and I need some cash to get it fixed real quick so I don't miss any work. This time I'm using it for XXXX dinner.

My husband and I rely on the cash advance service to be able to pay for bills due that are just a little more than what our pay checks pay. There are times that we have to use this service to pay for bills that come up do to repairs being needed. Without this service due to the economy many of us would go without food and shelter.

Because I need money at time to time and that is why I come and borrow the money.

It has helped tremendously for us. Sometimes it has helped so we don't bounce a check. It gives the extra that we need until payday. It is comforting to know that the office is here if we need it.
I use payday when short in cash and its close to my home.

Cash advances help me buy food and necessities that I need for my home when I have used my money that I have on bills. That when my next check comes by I could pay back my cash advance and everything will be paid for.

Payday advance has been a great help when you have a emergency between paydays.

Emergency repairs on car, home

I come to Advance America to get money to help pay my bills

For extra money with bills

By the end of the month I tend to run short so I use the cash advance to help me pay my rent and also to buy food for myself. I would rather use the cash advance instead of borrowing any money from my kids.

Since my income is based on month to month. Payday cash advance allows me to meet bills other needs that occur during the month. In addition, also afford me a means to meet unexpected expenses that occur or if I need funds before my monthly check I able to secure them thru cash advance. This allow me the comfort of knowing that when I am in a bind I have the resource cash advance to help out until my monthly check arrives. It help me out in many ways.

I use the cash advance to pre pay my car loan and also use it for groceries. This time Im using it to take advantage of the XXXX sales that are coming up. In the long run it will help me save money which is a plus now a days.

When unexpected bills or events come up and we need some help paying for things, the cash advance is always there for us to take care of a situation or bills a when it comes up. We have also used it XXXX tome to have some extra spending money when we went on vacation.

Most of the time I use the cash advance to help me pay my electric bills. I will also use it for groceries. Being on XXXX I only get paid XXXX a month so its not much and I need it to get me through the month. I would be in a world of trouble it werent for the cash advance

At times I use the cash advance to help me out when money is tight or if I just want to buy something that I wasnt ready to pay for yet. I use this primarily as a cash convenience.

The cash advance helps out when I am low or no cash on hand so when I need money I can go to AMscot to get money for when I need it it is so useful to have and easy to handle and control. If cash advances was taken away then I would be without on somethings i need and therefore cannot pay some bills. That need paying right away when I am short.

The cash advance helps out when I am low or no cash on hand so when I need money I can go to AMscot to get money for when I need it it is so useful to have and easy to handle and control. If cash advances was taken away then I would be without on somethings i need and therefore cannot pay some bills. That need paying right away when I am short.

The cash advance helps me with my bills, groceries, etc. I only work part time and my paychecks are small. Right around the holidays it is going to help me buy XXXX presents for my family.

The cash advance has helped me with so many events that come up from day to day. It has helped me with prescriptions, bills and so many things. I in the middle of a nasty divorce and the cash advance is actually raising my credit score because it makes sure that my bills are paid on time.

It help when I run out of cash especially when it is time to get my medications

Allows me to pay my bills and keeps me with some money in my pocket

It help me stay current on my bills

The cash advance helps me out with pretty much everything. I will for bills, traveling, gas and food. Its a great thing to have as a back up when I need it. It would really be tough without it.

We use the cash advance to help us out with all of our bills when we dont have the money before we get paid. Im trying to manage my money better but its helping us out. It is also helping me pay off a ticket I just got.

It can help me when I need help with my bills
It helps me keep bills paid on time when the due dates are between pay periods and what not.....it also helps when things out of your control happen such as a transmission goes out on Tuesday night or the dryer dies on Tuesday and you cant wait till Friday to get a new one so many times it has helped me and my family and I would had to see it go

The cash advance helps me with flat tires, emergencies, bills, really anything that comes and falls in between when my check comes in. I get paid XXXX and there are time when things come up and I need some quick cash to get me through. Its a little embarrassing to ask for money from friends and it keeps it my business.

The short term loan option at Advance America has helped me be able to keep my debt below my neck. I had been laid off of work and bills piled up and I was able to keep every thing on track with their help. My experience with the employees has always been a professional yet comfortable one. I would recommend taking advantage of their services should complications arise for anyone.

This is my XXXX cash advance and its going to help me right now because Im in the XXXX business and right now things are slow so the cash advance is going to help me with my bills until things pick up. This has kept me from borrowing from my family.

A short term loan works because after paying my bills I dont have enough money for food or gas for my XXXX it is a great thing to have

Without a short term loan I would not be able to eat at times Also helps with meds & rent

Right now we had some car repairs that came up so we got a cash advance to help us get it back on the road. We will also use it to help us out with our bills. Was laid off for a while and the cash advance helped us out during that tough time.

Whenever I need some help getting any of my bills paid because I run short in a particular month such as my car payment, I use the cash advance to help me out until my next monthly check comes in. I dont have any other options because I dont have any family left that I could borrow from.

The cash advance is a great way to get help paying for my electric and mortgage payments. Recently it helped me purchase a plane ticket so I could go to my moms funeral. This was a fast way to get some cash when I needed it.

This has really helped me because my niece was needing money to get an apartment and I was a XXXX days away from payday and Advance America helped me. Thanks for being in the neighborhood.

My name is XXXX and recently my wife was lid-off and couldnt make car payment. However, the payday advance helped me make my car payment. My wife is now employed and things are brighter for us!

The money from the pay day advance is to pay my car note i didnt have enough money to cover it and i get paid after it is due.

These payday loans help when theres no money from any other source.

(Helps when $ aint around) To catch up to payments dat need to be paid. So its nice to have a pay-day advance!
Payday advance helps me solve my financial crises that meets my expectations and accommodates my desire term of payment.

I like payday advance because it helps me when I am short prior to my payday to pay my bills.

The pay day loan provided the necessary funds that I need in my time of need.

My grandmother passed unexpectedly and with nowhere to go I tried the pay day loan for the help and was there for me in my moment of need.

Life happens and I am not always financially prepared. Payday loans have helped me greatly over the years when I need cash fast and my pay day is a week or XXX away. Accidents and sickness happens.

I am XXX and if it wasn't for these payday loans I would not be able to eat and pay my bills.

Payday loans have helped my family make it through hard times by being able to have that extra money so my kids can have what they need for school.

These payday loans are helpful to me because it keep me up to date on bills while waiting on my pay date.

Payday loans help me get out of a jam when I need the extra money for bills.

I use payday loans when SSI is not enough for my rent.

Payday loans help me pay my school and helps with my car right now. Specially that im on XXXX I can borrow money to help my family out.

These short term loans are a big help when you're short for bills or you have an unexpected expense like a repair to tires ect. I find it to be a huge convenience. I would rather do this than borrow from someone else.

I make half of what I would make outside the XXXX if I worked in the XXXX. I have a daughter in college, student loans, etc and getting a loan advance sometimes gets me through the rest of my pay period to avoid overdraft charges.

This has helped me when I was a single mom going through a divorce. Since then, I use short term loans as my personal spending cash for the month. It keeps me responsible with my cash. This is a great service.

I needed to throw my mother a XXXX birthday party so I used all my money then was stuck with out money to pay bills, a short term loan gave me the money I needed with out a hassle.

This helps when I need groceries or gas between paydays.

Payday loans have helped me out a lot with paying unexpected car problems and bills. It has gotten me out of a few jams.

It has gotten me out of unexpected life emergencies many times.

I need the money to help with my car payment and the cash advance really helped me.

They have helped keep food in the house and they have helped with unexpected problems which happen to everybody. When you have no options check into cash is a god send.

To pay bills between pay periods sometimes un-expected expenses come up un-expectedly.

To assist in financial emergencies and to help meet needs that come about between pay periods.

To pay my bills in between the short wks. I'm glad because if not my electric or gas could be turned off. So I hope they stay around for a long time.

It helped me with bills and other stuff. I really enjoy payday loan if it wasn't for them everything.

Because there are people on social security like us that can't get loans. I know the interest rate is high but oh well. Thanks to this loan place.

It helps get bills paid. It helped me have gas & bait so I could go fishing.
Very helpful its working for me because I have In Between Bills Which are Due its convient Because you cant reach This amount of money from anyone and it is promising and Guaraneed In Time of Need

It helps me pay my monthly bills on time.

It has really help are family when we need it at birthday & holidays
Thank you so much for your help

The small short term loans help me a lot when I need some cash in a hurry & can pay it back in payments.

When I am in between checks & need groceries or need to pay a bill It has been very helpful to get a loan until payday.

We are on fixed income and this loan helps us survive.

Washing machine is broken needed to repair
Didnt want to charge it
Chose to pay one time fee

I come to pay bills through their service. This place helps in between payday with bills, food and having money in my pocket.

For reasons that my paycheck wont make it thou the week. Its either do this or starve. And I need gas to get back & forth to work and pay utilities.

Have bills to pay

Need money for med- bills- food- animal food. It really helps out alot.

Help to pay bills and medication

Helps pay little extra things.

Plesent experience very professional Helped with late bills.

Advance America has been very helpful to me due to illness

I would have lost my car & home if wasnt for advance America

Help me with car repairs

To help me move.

So I do not have the temptation to have outstanding balances on credit cards.

I was in need of a loan between Friends and Family I was still short XXXX on my rent or me and my XXXX year old son would be evicted thank god for advance America I got the loan in time before the bailiff came. They were very helpful. If it wasnt for advance America I would be on the street. There is no way to get loans for a short term and banks have to many red lines.

A short term loan was ideal to me and my family because we were in a temporary financial bind that if not rectified would have been devastating. Having the ability to re-loan at any time is a convience. They are a great solution to short term problems.

I like having the option to get the short-term loans to help out with my bills that are unexpected or medical bills for my son. This is easier than getting a larger long-term loan.

In Wisconsin there is no cap on interest rates that Pay Day Lending institutes can charge, which results in predatory lending practices that keep people in poverty. About XXXX years ago state legislation designed to cap interest rates at XXXX% failed. The number of pay day Lending institutes in my community of XXXX, Wis. is shameful. Is there anything that the CFPB can do that would move to establishing national pay day lending rules and interest caps? Since my state has failed to act, is there anything that my city can do that would limit pay day lending? How can we, with my neighbors, change the system, in the face of a wealthy and powerful Pay Day lending lobbying group? My neighbors should be able to get a square deal when it comes to borrowing money.
There are times living check to check that you dare who for expenses that happen that week and it sis someplace to go for help. The car needs gas, kids at college or out of town that need help, etc. it is nice to know that there is someplace to go for this, not everyone has a family member or friend that can help out.

I live in Mo. XXXX US Con. District which is the poorest district in the state and the XXXX poorest in the USA. Payday lenders are as common as quick shops here. One of my classmates was in the business for a while and laughed about how naïve the people were who came in to get a loan and how once in they never got out. It is a travesty that this is allowed, when loan sharks were part of organized crime they had to hide to avoid being arrested now they hire lobbyists to plead their case. It is disgusting reign them in.

The payday loan have helped me to pay bills before they would get disconnected-stop me from getting over draft fees from my bank

Payday loans help because i live paycheck to paycheck and when bills are high like the electric and gas payday loan is a blessing. so i have money to put food on the table till my next check.

payday loan helps me make it from paycheck to paycheck to pay my bills economy is bad everything goes up except your paycheck.

Ive been getting payday loans for the last few year. It helps when with my bills and food for the family and has helped me out of tough situations

Payday loans have helped me in between pay periods because things come up and things need to be paid. In addition, unexpected situations and expenses occur from time to time and having payday loans as an option has benefited me.

Payday loans help cause im a single mother and have a child in college. It helps me cover some of her expenses

The payday loans helps in time of need. they are convinence and no hassel. they are a great help to consumers such as myself.

These payday loans have helped me alot when ive been behind in my bills and it would be good if they still could help when ever i need it. thank you.

These loans are helpful to me financially between paychecks. For gas, kids needs.

The payday loan works for me when there are not enough hours for overtime to meet my needs financially.

Payday loans are helpful for a short term cash need. it really helps in case of emergencies.

payday loan helps me make my paycheck last longer. When an emergency comes up i know i can get a payday loan with no problem.

This is about payday loans they do serve to help, but the minimum that they will loan can be to much for some one on a fixed income. A $XXXX minimum can be to much to part with at times, if that could be dropped to $XXXX as a minimum. It would far easier to walk way from,as it is meny will find themselfs with a perment bill because they cannot aford to pay it of. Now getting rid of payday loans I dont see that as being workable there are already many people dependent on them. Now to the banks that want to get rid of payday loans. I dont think you would see any banks make any atemt to do much line.

In my current checking account I have bill pay set up. On several occasions lately my bill is being paid prior to the payment date set. The copy of payment sent shows a date in which bill was set up to be paid But it is being received and deducted from my account prior to the stamped/bill date. In turn causing an overdraft and fee the bank charges. This does not seem legal to me. Just the other day I went to cash a check that was post dated and told I would have to return the next day to cash. Before I file a complaint I need to know Legal or not.

Helped me in my time of need when banks wouldnt
Helped me pay my water bill

Helps me when I need gas money and need to pay my bills.

This short term loan is helping my family have a great XXXX

Its help me by lending money when Im in need of it before my paycheck. When I get paid I just pay it off. Its a great

Help me pay my rent when rent Im short

Sometimes bills come up that cant wait til payday. Short term loans help bridge the gap and bring some relief

My car needed repairs. Payday loan was able to provide me with the money to cover the expenses

Helped me to help my kids with their emergencies

Payday loans have helped me to able to pay my bills on time in between my paydays

Gets me from pay check to pay check. I run short during my pay periods and need a few dollars to keep me going

If I have a bill payment I need help with like my car payment or house payment the cash advance is a great way for me to get them taken care of quickly without any hassles. It also helps me keep my credit in good standing which I think is important.

The cash advance program help me a lot when I have a last minute emergency help to pay an last minute payment and giving me the opportunity to work with my budget of my payroll if we dont have this service anymore is gonna be killing us because I dont know where I have to go with some institution to help me when I have this type of emergencies with some payments thank you for provided this service for us

The cash advance is an easy way for me to take care of things I need tKen care of quickly. Some of the things I use it for is to stretch my paycheck for bills or when my car breaks down or even if I want to send money to my family out of the country.

With out a payday loan to help me make ends meet, I would have to resort to selling drugs like I have in the past. The ability to get an advance on my check allows me to stay legitimate and out of trouble. The advance allows me to buy groceries, put gas in my car, and pay my bills so I can keep the light on.

Having access to short term loans has made it helpful between paydays when Im paid XXXX a month. Knowing this has been a big relief when I have an emergency or something comes due I dont have to write a check knowing the check might bounce

The cash advance helps me to make my ends meet. My expenses include my groceries, gas for my vehicle and to get to and from work, and to pay my bills. Its very sad that working XXXX hours a week I cover what I need so,ey with my XXXX paycheck. At times emergencies come up such as car issues and veterinary issues. Having the option of a payday advance gives many people the comfort of knowing that at any time you could resolve your issues without resorting to illegal sources for quick cash. simply look at the demographic of clientele that walk into the stores are hard working people that come into cash their checks even those with government assistance and those with executive jobs. Times are hard all around. Please consider all the damage to peoples lives and future generations for not having the comfort of your simple necessities.

Unexpected expenses. Process was quick and easy

It helps to keep the process moving forward

This helps me get through to the ext payday

I use the cash advance to help me help send money to my family when they need it. Right now its my only way to be able to help them out which really makes me feel good.
this is to inform the importance of the utilization of the ash advance service personally I used for emergency purposes such as to fix my car, unexpected bills like increments in my car insurance coverage and medical bills. Recently my father got hospitalized and if not for the service that Amscot provides I would not be able to release my father from the hospital and paid his medications. overall these services has been very helpful for my and my extended family.

The cash advance helps me complete my payments on many bills but mostly for my rent and care payment. My credit isn't what it use to be and getting a loan would be impossible so I'm really glad this is here for me.

The cash advance helps me keep up with my bills until I can actually keep up with my bills without it. Usually its for my care note, insurance and rent that I will need help with. I could probably manage without it but I like to use it to keep things current on not get paid late.

I use this cash advance option for the big emergencies that come up in my life. Things that have come up are my air conditioner needed to be fixed. Have also used it for unexpected travel I had to do with my mother. I don't have any other type of help when these type of thing come up.

The cash advance is great, it helps me when I'm not able to pay school and bills on time. The cash advance helps me from paying my bills late and paying late fees or added interest on my school loans.

I am a single mom from XXXX with no family in XXXX so I have no family to borrow from. XXXX I borrowed from a friend at work and charged me $XXXX for $XXXX and the other loan places were just as high. Your offices are all over the loan places was on line and I had to wait a day a then had to go to the bank to get it. At AAL I get money on the spot. I love the staff at XXXX locations I go to there's no hassle or fine print and sometimes that how you need money on the place to get that on the spot help you need when life pulls a fast one because mixing friends and family with needing some money is a bad mix!

AAL is a life saver

The cash advance helps on paying my personal bills and without this company I can't afford my bills being paid in advanced. My bills would be light bill, car insurance, TOLLS. It is much more easier for me to do things this way instead of asking my family for financial help. Credit cards are worse than this so I'm glad I have it as an option.

This short term loan has helped me to cover my relocation expenses from XXXX up to XXXX, XXXX and also help my children out with some unforeseen expenses that they incurred.

Helps me in case of emergency such as insurance payments, birthday gifts, saves from asking family and friends.

This short term loan has help me in many ways. When I am behind on bills or having any financial problems. I can always count on them. Thank Advance America

They have helped me pay some unexpected bills when my paycheck wasn't until the following week.

Able to pay bills. Stress free environment. Courteous customers service.

It has helped in many ways the main reason being is the loans that I take out help me pay my bills each month and ensure that my kids and myself can look forward to having extra many to allow us to do more family Ornated activities. I want to continue recieving loans in the future.

I'm a single mom, so the cash advance help me a lot to make the payments of my bills when a check come short. I would be in big trouble if this service was haulted. I really couldn't survive. My hour fluctuate so much that this is really needed by me.

Short term loans allow me to stay up to date on my bills. The grace period in between paydays is extremely helpful in tough times (ie car breaks down or medical injuries)
I live paycheck to paycheck. If I couldn't get advances when expenses come up it would make me late on rent, PG&E and put me really behind. Payday advances help me tremendously and it would cause me a hardship if it was taken away. Thank you.

It helps keep my dignity to pay loans and not borrow from family.

I have been borrowing from check into cash off and on for the past XXXX years and without it I would have fallen way behind on my bills or even be able to feed my children. It has been a lifesaver. Please don't take this option away.

It helped pay bills in between pay checks. All staff is also nice and helpful.

It has help pay the bills between pay checks. Staff are always very helpful.

The cash advance helps me out when I'm broke and need to buy groceries and paying bills like credit cards and rent. This actually helps keep me out of being in more debt than I already am.

I'm on a fixed income and I use the cash advance for helping me with any energy bills that come up and also to help me pay my son's tuition payments. I absolutely would probably be out on the street and living under a bridge somewhere if I wasn't able to use this, and even worse I would have to have my son withdraw from school and that would kill me.

The cash advance helps me pay most of my bills whenever I'm broke and need to buy groceries and paying bills like credit cards and rent. This actually helps keep me out of being in more debt than I already am.

I use the cash advance to help me with the electric and phone bills because my husband just lost his job and I'm the only one working. Right now my light are off and this will help me get the power back on my my family.

They provide a source of income temporarily when an unexpected bill comes up.

I just got notified that I now have to pay child support and until I find a XXXX job to be able to afford this I am using the cash advance to help me get that paid up. It gives me just enough time to get this taken care of in an affordable manner.

As a single parent coming out of a divorce that ruined me financially, it has been a lifesaver to be able to access payday loans. It has helped me through some really tough times and even allowed me to purchase XXXX gifts for my children in the past. I would appreciate being able to continue services whenever I need them.

This is my XXXX time using the cash advance because I needed to help pay for my mother XXXX payment and I didn't have all the cash needed. I chose this because it was available right now and wouldn't have to wait to get the money I needed.

The cash advance helps me with just about everything. It helps me with my bills, food, gas....and an assortment of things. Sometimes when I have all my bills are paid I just don't have anything left over for everyday things.

The cash advance is an easy and quick way for us to get a little extra cash to help us with paying our mortgage. We've only used it a few time but it sure has pulled us out of a jam when we run short. We can't be late on our mortgage payment so we are very appreciative of this type of service.

Cash advances are great! I personally use a cash advance to help pay off something like a bill when I'm short handed or quicker to keep my payments on time. Now if there was no more cash advance there would be a lot of happy collection agencies.

The cash advance help me paying my bills on time and also is a little extra money for me and I would probably end up being broke. It seems like a more secure way for me to borrow money and it's really like borrowing from myself.
I am a XXXX year old, single mother of XXXX very young children. The cash advance program is very beneficial to my family and I. Im an XXXX, juggling work and school to make ends meet. Although it may be a little rough for me, being able to get extra cash as needed makes the financial aspect of my life much easier. I have the luxury of paying my bills and have a few extra bucks put away in the event of an emergency. Im almost XXXX% sure there are many other customers with my same story, if there were no opportunities for cash advance this would indefinitely increase crime rates, financial hardship and poverty.

When i had got behind in my bills I was on medical. They help me to pay my bills without going into debt and I am thankful to that.

They have assisted me with money advance due to a previous client bouncing a check.

I already have XXXX jobs and even with that there are still times when I need some help getting some of my bills paid. It really comes into play when my car payment is due. I've tried to ask for more time when I'm short on XX/XX/XXXX payment with my car and even rent but they will never wait for payment so the cash advance helps me pay them quickly.

This helps when I'm in a bind

It helps for when I'm short on money and need to put food in the house

Loans have helped us thru to the next payday several times without heavy fees from the bank

I use them to pay my rent when I come up short or to buy food

They are great. They are important to me because I can get a loan before payday. It has also helped for the holidays

This loan helps me with emergencies that occur sometimes occasionally between payday. Service is invaluable in an emergency situation.

Short term loans have helped me in times of need. Situations arrived that require immediate attention and they are there for you with no questions asked

Payday loans has help me a lot when I needed cash prior to receiving my pay. I have been able to pay my other bills on time by getting a payday loan.

There are times when I have a hard time getting my car payment paid on time. Right now I'm looking for a XXXX job to help supplement my income but for now this is helping me out a lot. I use this as my back up plan when needed.

It helped me pay my bills when I didn't have the money. I like doing it. It helps me out of a bind

I use the cash advance for unexpected expenses that come and I need help. Recently my daughter used my car and got XXXX tickets and didn't tell me so I used the cash advance to pay them off so my license didn't get suspended and would be able to drive to work.

Cash advance is actually a way I help my parents when I'm not able to do so right away. Without it I'm not sure I could do as much as I'm able to do for them. It would mean no assistance with utilities, groceries, etc. if I wouldn't have the assistance of a cash advance it would mean I'd have to get a XXXX job.

I'm on social security and only get paid XXXX a month and whenever I have something like a bill or really anything that comes up where I need some help to get something paid, the cash advance is really my only choice to help me until my social security check comes in.

I lost my job a few months ago and now I have a good job but when I wasn't working the cash advance helped me take care of my bills so they didn't lag behind. I don't have any credit cards so this was great for me.

The cash advance is my back up plan when ever I need cash for things that come up. I recently moved here from XXXX and it has helped me get things set up as things here are very expensive. It has given me my independence.

I mainly use the cash advance whenever I'm short on my check to help me pay my rent and car payment. Those are my XXXX biggest bills that have to be paid on time. The cash advance makes it possible for me to continue to be on my own and not have to move back in with my mom.
Cash advance helps me pay some bills I want to pay on time before I get my paycheck. Without this cash advance it will be hard to get money from friend or family. I don't like doing that because I want to take care of things myself.

I use the cash advance to help me out of some tough situations like when I needed tires for my car and I didn't have the money or when I needed help with a down payment on an apartment. I have to do what I have to do and this is unbelievably convenient for me.

Whenever I have a bill, like electric for example, and I don't have the cash until my next check comes in, the cash advance lets me get that bill paid on time. I will also use the cash advance to help me when my car brakes down or even if I need some extra money to buy gas to go to work.

Usually I use the cash advance whenever my check is short and I have some bills still left to pay. I don't want to go to friends for help and really, the cash advance is a no hassle way to get the quick cash I need.

The cash advance helps me out with a number of personal things that I may need help with like gas for my car, groceries....ect. I like the cash advance because it's really fast to get the money I need and helps me avoid putting things on my credit card.

Usually what happens is I will have something that comes up whether its a bill or some sort of emergency that comes up just before I get paid so what I'll do is get a cash advance to get it taken care of and then when my check comes in pay the advance off. If it weren't for the cash advance I know there would have been times where some of my utilities would be shut off.

Right now my pay has gone down and sometimes I need help getting things paid, especially my rent, so I will get a cash advance to make sure its paid on time and I have a place to live. I've already tried to ask my friends for help but they are really in the same situation as I am.

The cash advance has been a great way for me to get things paid like my rent or car payment when I am just a little bit short of getting them paid. With the situation that I'm in right now the cash advance is the only way I can get this type of help.

I've been use to getting overtime but when I don't have it the overtime I have expected to get is what I will use to pay my bills. The cash advance is always there for me to pick up and make up for that shortage in pay. I recently was in a car accident and the cash advance helped me get my car fixed quickly.

I use the cash advance for pretty much everything whenever I need cash quickly. Its primarily used for when I have something due and it is due just before I get paid. If it weren't for this my late charges would be out the roof.

The cash advance helps me a lot. Especially when I fall behind on my bills it allows me to catch up quickly. The banks won't help me out so for now, this is my only way help me get my bills paid on time.

There are sometimes when I don't have enough money to pay all my bills so I will use the cash advance to help me with them to make sure they get paid on time. I don't know what I would do without it.

Short term loans helped us get through until the next payday several times without heavy fees from the bank.

It would be very sad if payday companies got shut down. If it hadn't been for them who knows how much more debt I would be in.

Payday loans have helped me during hard times when I needed to to buy food for my kids and pay bills. They have helped a lot.

When emergencies arise and rent is due and payday is XXXX weeks away a short term loan helps.

This has helped pay bills when I'm short on cash.

My car payment is due on a specific day and it falls on the off week of when I get paid, so the cash advance allows me to get it paid on time without interruption of being late and getting a late charge tacked on. I don't like to bother my family for money and its nice to be able to take care of things myself.

Advances have helped pay bills that would be late and charges more than the fee for an advance.
For the past year or so the cash advance has really helped me out. While my salary is ok, sometimes it just doesn't cut it. Today, for example, I had to take a cash advance out because I don't get paid until tomorrow and my dog needs to be seen by the vet and the visit will cost me $XXXX, and I only have $XXXX in my bank account. Usually, if I take a cash advance out it is for something important like paying a bill back on time or like the previous example from today. If it weren't for the cash advance my credit probably would drop. For myself and for many other Americans this is a very convenient option that allows us to stay afloat, it is certainly something I would like to have here in the state of Florida.

I usually use the cash advance to help me pay for my daughter's school. I also use it to travel and have some extra cash on me when I do. It would be a huge problem if I didn't have the cash advance to help me out when I needed it.

I love using the cash advance it helps me pay my bills with the limit time I have to pay them. I think it's a great program for people to have when they need help. Id rather take care of my bills by myself than borrowing from my family.

I use the cash advance for helping me with my bills sometimes and also I will use it to send money to family members when they need help. This and easy and fast way for me to get cash especially when I'm just a few days short of getting paid and it really solves my problems.

The cash advance helps me keep up with my bills and also I've basically use it like an overdraft protection for my bank account. It keeps me caught up and being a single person running a household, things come up that you don't expect and this is my choice it getting along.

When I'm broke and there isn't enough on my check the cash advance helps me with bills and other things that I may need help with. It is safe to say that I don't have any other options. This is a blessing to me.

My bills tend to fall in between when I get paid and there are also times when an emergency will come up like a hospital, the cash advance is my way right now to help me get those things paid.

Sometime my paycheck just doesn't cut it and I run short and I need help with things like car insurance, gas and groceries...this is where Amscot and the cash advance comes in to help me out. It would be a huge problem if this service was if imitated. It really help me balance my finances out.

I use the cash advance to help me out with my bills or even gas. It's really used for any money short falls I might have and I need quick cash to help me out real quick. I don't ever want to ask anybody for money so the cash advance helps me also keep things to myself and makes me independent.

The short term loan has greatly greatly helped me with unforeseen expenses between paychecks.

The payday loan has helped me pay the rest of my rent when my check was less & didn't have to pay a late fee on my rent.

I XXX uses payday advances for food for my childrens, to pay light bill and gas to get back and forth to work. This is a needed services. If there was no cash advances I will have no food and my lights will be disconnected.

Payday loans have helped me pay bills on time and acquire groceries for my family. It's been a big help.

Short term loans have helped me when I am out sick for work and have used up all my sick time. It helps pay a bill that is due.

Im using the cash advance to help me get my water turned back on. I did a little too much XXX shopping and it left me short on my bills so this is really helping me out a lot because I have bad credit and cant money any other way.

Cash advance helps in emergency situations. And if events happen and you need extra cash. If there was no cash advance I would have no other means of getting money when I really need it. Cash advances help the community it tight situations.

I use the cash advance to help me with all my bills...especially for my light bill and rent when I don't have enough to get them paid. My options are really limited and this way I can take care of them myself.
With the XXXX holidays coming up the cash advance is helping me take advantage of the deals that are going to be coming up which are going to be happening before my next check. Its also been used if I ever have a car problem. My only other option would be to wait and sometimes....you just cant wait.

If I'm ever in a bind the cash advance is there for me when I need it. Even sometimes when I've paid all my bills and there isn't any money left over Ill get a cash advance for everyday things until my next check.

It really varies on what I use the cash advance for. It is used for all types of my bills that I need help with. I dont use it all the time but it really helps me out when I need it. My options are pretty limited at this point so I hope it stays around for a long time.

Im in the middle of moving and the cash advance is helping me keep up with my bills during this expensive time. I am unable to get a regular loan because I dont have any credit so this has been a great way to help my needs during this time.

Payday loans have helped by providing the short term loan needed to keep funds available between paydays and keep from over drafting my bank account.

Without payday loans I would probably have lost my job because I would have missed days waiting for my car to get fixed until payday.

They helped me in a time of need, but you shouldn't abuse it.

Payday advances have helped me to stay on top of my monthly bills. (mortgage, utilities, etc) when I have had an emergency with my family or car. The convenience is very helpful for not having to take out a large loan and create a long term bill. Thank god for payday loans.

I had major car repair needed and the loan helped me tremendously

My daughter & family were going out of town for their grandparents funeral & needed the money

This company has helped in my biggest need. As a single mom Im thankful

I use the cash advance for all or any of my bills that comes up in the month to help me make ends meet. It is a fast and easy short term solution to my needs. I would be extremely disappointed if this service was stopped or limited in any way.

If ever I need to pay a bill and Im a little short the cash advance helps me with that bill so nothing gets shut off or even helps avoid late fees that come with being late. Its a great short term fix to any of my financial needs.

The cash advance helps me out with my electric and phone bills when I just dont have enough money to get them taken care of. I only have time for XXXX job so I really dont have any other way to get any kind of help in this area.

If ever Im short on my check and need some help getting my bills paid, I will get a cash advance to help supplement my income to offset the shortage. I will also use it to help out my grand babies when they need something. Sometimes I have other option but not all the time so Im great fun this is around for me when I need it.
November 20, 2014

I was recently got hurt on my job and Im an XXXX and right now the cash advance is helping me with my bills and making sure that my account isnt over drawn until Im better and can start working again. XXXX is only giving me $XXXX a week until Im back at work and this is really helping get through this hard time for me.

Whenever I need help because Im in the hole or a little behind on a bill I will get a cash advance to pull me through and get it paid quickly without late fees until I get paid again. My only other option would be to try to borrow from some of my friends but that probably wouldn't happen because most of them are in the same situation as I am.

The cash advance helps me pay bills on time, makes me feel very secure, & just a sense of freedom. I find it to be very convenient and I like thats its just a short term thing instead of something long term.

Both me and my husband are on a fixed income and we recently have been having some car issues and it has been a blessing for us to be able to get a cash advance to help us out especially with the holidays coming up and we are having everyone over so the little bit we get from the cash advance really helps us out.

I get paid XXXX and the cash advance helps me out when things come up in between when I get paid. It keeps me responsible with paying my bills on time and also avoid asking my parents for any type of help.

The cash advance helps me out with any type of bill that I may be close to being late on, like car note, rent or really anything that I have. I really have absolutely no idea what I would do without the cash advance.

Sometimes when I have an emergency and my car breaks or even now with the holidays coming up and I need some extra cash to get me by, the cash advance is my way of helping me out until I get my next check. My parents would probably help me out but Id much rather take care of my issues myself.

The cash advance really helped me out when I was sick and missed some time at work to keep all of my bills paid and up to date. Im almost caught up and probably wont have to do anymore soon unless something else comes up. It really has helped me through this rough patch.

If my kids need help with something or if I have some type of emergency that comes I like to use the cash advance to help both them out and me out. Also use it when I go out of town to have some extra cash just in case.

Payday loans are very useful and help out.

When I am short on cash, they are always there. With XXXX kids and XXXX grandkids, this always help. That’s why payday loans worked for me.

Whenever I need some help because Im short on a bill I use the cash advance to help me get it paid on time because the late fees are way more that what a cash advance costs. I dont have any idea what I would do without it. I would be late on so many bills and the late fees would pile up to the point that I would be even further behind.

It helps me with my with my son's college expenses, while allowing me to pay bills.

The cash advance allows me to be able to have money In Between my paychecks to support my daughter. Being that I dont have any assistance taking care of her with the cash advance Im able to oovide for her without asking anyone for help. I've come to find that asking friends/family for money can ruin a relationship. Also, it provides a bit of discretion. No one will know what financial issues Im having.

I use this money as a back-up for any unforeseen things that come up. I really don’t need the money but it has come in handy on occasion.

Its helped in emergency car situations when brakes went out.

I use the cash advance to help me pay my mortgage because Im on commission and my pay goes up and down and this kind of levels my income out. I would be devastated if this type of service would not be available to me because I truly dont have any other option at this point.

Short-term loans help me with the rest of my bills, and gives me a little extra to buy food for my XXXX and child that has lots of medical care. I would not like to see you close because short-term loans is there to help me. I am on XXXX which is not enough to pay all my bills when my car breaks down.
The cash advance really helps me keep on track with my bills if I fall a little short before I get paid again. It really helps me get out of a hole when bills pile up. I don't use it all the time but I am sure glad that its there for me when I need it.

I basically use the cash advance to help some of my friends out when they need some help paying for something. I also use it for myself when I have some car repairs that come up and I don't have the money to get it fixed. It would be very difficult for me if I didn't have this when I needed it.

I was running low on cash and needed help. I called the payday loan store and asked what I needed to bring in to get a loan. They were very courteous and explained the whole process. When I came in they were as nice as they sounded and helped me with my problem.

Check into Cash has been very helpful when I need money and the customer service communication is outstanding.

I use the loan to pay our bills as my husband has lost wages due to his health.

Payday helps me pay mya bills when an emergency arises. The whole team at this location is awesome and very helpful.

Check into cash helps me when I cant pay my bills or I need help completing my rent. This loans helps me in this tough economy.

This helps me pay my bills when Im short.

This services help me to help my rent.

Payday advance helps me because I live check to check.

You help me pay my bills thank you.

I use payday adances to help me get by.

Check into Cash helps me pay my bills.

I use this service to help pay my rent.

Check into Cash helps me pay my bills.

I use this service to help pay my rent.

Payday advance helps me because I live check to check.

Check into Cash helped pay my hospital co-pay when I had an emergency.

I think your service are really helpful because I know when I dont have enough money to pay a bill, I can always come to Check into Cash. Thank you guys for your great service and for helping me.

The loan help me out to pay bills whenever my checks are not enough, thanks to those loans I could buy groceries for my kids.

I would like to express that Check Into Cash has helped me in the time of need. I appreciate the courtesy calls by the staff they are professional kind and direct.

I just to say Check into Cash has been a big help when i am in need of money. Its a great service and the employees are very friendly.

Medical bills have hit me at a hard time. My smog and registration was due and payday loans have helped me in a pinch. It is a relief to have this service when I need it. Payday loans are already under too many restriction. Please stop messing with our rights to use short term loans.

Since I started getting short term loans it has helped to meet my financial obligations. They help a lot of people, especially when people loose their jobs, get injured or other circumstances. These help a lot of people.

I chose Check Into Cash because I heard the approval was fast and easy. The location was close to my house. No deposit required and I got the money I needed. The staff was outgoing and nice.

I came because I needed fast cash and my friend recommended me saying they would help me and they did, it was fast and the people were patient.

The reason I use payday is because I am having a hard time catching up and they help me, plus the service is great.
I use payday for the holidays and the service is really great.

I use payday services to help pay for bills.

When an emergency arrives it nice to have a payday loan as an option. Im able to pay it off quickly. In the end very convenient and much cheaper than other options. I really like that Im able to payoff quickly, way easier than other loans.

I use this services for financial relief from students loans, also the personnel is very nice and helpful.

I think of Check into Cash when I need money and also because they have great customer service .

By using payday advances, Im able to pay my bills on time and have a little extra to go grocery shopping to provide for my family

I use payday services to help pay for bills.

When an emergency arrives it nice to have a payday loan as an option. Im able to pay it off quickly. In the end very convenient and much cheaper than other options. I really like that Im able to payoff quickly, way easier than other loans.

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I think of Check into Cash when I need money and also because they have great customer service .

By using payday advances, Im able to pay my bills on time and have a little extra to go grocery shopping to provide for my family

I come to Check into Cash when Im short in money and the service is great.

Payday services help me keep up with bills.

I work XXXX and this helps me when I need a little help with my bills.

I have always had XXXX or XXXX jobs at a time and with the loss of the extra income, I have had to rely on payday loans. The loans have helped me out immensely!

Grateful Im able to use payday loans when I need money in between my paychecks. Its a very positive experience and I want to be able to always have this service available.

I have been helped out by using payday loans with paying emergency bills that come up before our paycheck comes. The experience is friendly, fast, and helpful everytime. It makes borrowing money a pleasant experience.

I come here to get extra money to help me pay for my bills.

Payday loans have helped me through my money struggles and getting through debts in a timely manner. I really appreciate the ability I have to borrow from a payday loan center.

Payday advance helps me pay y bills and its very helpfull.

I used a payday loan to help me get money and pay my bills before I get an expensive late fee from my creditors.

Thanks to this service I was able to pay some of my sons bills.

Using a payday loan helps me in a tight bind when I have no money. Also when Im unable to borrow money from family using a payday loan helped me to get by until payday.

I come here when short in cash and I dont want to ask a family member.

I recently moved and had so much unexpected expenses and thanks to Check into Cash it help me so much, thank you for always being there.

Check into Cash helps me because I have no family to help .

I use this service to help me when Im short and its my choice.

Payday advance help me when I need cash and I dont want to ask a family member.

Payday is there for me when I dont have enough to pay my bills.

Payday helps me pay my bills Im very grateful.

I used payday to help me catch up with my payments when I had to take sick days without pay, when I was sick .

This has helped me through a hard time. Im very grateful for this loan.

I want to say that without Check Into Cash I would be homeless.

I use payday because my XXXX dont give me enough so this helps me.

I have limited money coming in so this helps me to my next payday.
I like the service and it helps me out a lot.

When I'm in need, it's good I can get money when I need it.

I use cash advance primarily when bills occur and my paycheck is not until next week, it gives me a chance to pay it on time without worrying about late fees. If you don't pay on time when it comes to bills that can affect your credit score, cash advance at Amscot give people a chance to not worry about being charged late to bills that can affect our credit.

This has been my XXXX year needing cash advances due to out of work for a few months because of this option I have been able to stay in good standings with my creditors. I am grateful that cash advances are available.

My husband is XXXX and this is a blessing to be able to get the loans when needed for medicines. I really would be lost without the loans. Having these loans are very helpful and I appreciate being able to do these. Please keep these available.

Payday advance has help me pay my bills.

Anytime I have a bill that is over what I expected it to be, the cash advance is always there for me to help me pay that bill or bills. I've only used it a few times and it's been a great help to me to ensure my bills are taken care of on time and avoid late fees.

In XX/XX/XXXX ways when short on money it helped with bills. Personal needs and more. Very good experience with this company and employees. Very nice employees to face when dealing with a need.

Rather come here than ask friends or relatives. Unforeseen expenses.

Payday helps me pay my bills.

The cash advance has helps me pay an assortment of bills like electric, cell phone water bill etc.. I have absolutely no idea what I would do without it. It's hard to ask for money from friends so I truly hope it is always there for me when I need it.

I was able to pay my gas bill, thanks to my payday.

It has been a Godsend. I don't have the greatest credit and I have had several expenses where I needed emergent monies that I could not get elsewhere, if it was not for this company.

I use payday for extra personal expenses or outings.

Short-term loan helped me most when I had a bill to pay and I was able to borrow the money because I get paid XXXX a month and sometimes the bill I don't get my check before the bill would be past due. Another instance was when I had to have XXXX done and I was able to borrow the money to have XXXX done on my XXXX.

Payday has help pay my bills when my check is short.

Short term loans are awesome. I could not get a loan this fast at a bank. Plus I don't have to pay the high cost of bouncing checks at $XXXX per transaction. Getting a loan at Advance America is more private than to have friends or family helping you out. I have used Advance America to help me out when my fuel line broke. Getting a loan com Advance America is the best thing for me. Also the people that ok at Advance America are so friendly and laws remember you & your name they make you feel welcome.

I use the money for unexpected costs that may occur. This money helps to pay bills in time and get extra money without jumping through hoops.

Check into Cash helped when my car broke down and didn't have the money for repairs.

The short term loan is easy to get a loan in instants for an emergency, rather than a bank.

I come here whenever I'm short and need extra money.

Payday has helped me because of my financial hardship. The service I get here is great and treat me with respect.

In this economic all of us need a little help and advance has helped my family thru many many problems. This staff is terrific and very efficient.
In the past and present this short term loan has helped in various situations from keeping bouncing checks to giving my granddaughter extra help paying their heat and car repairs. I also buy extra food and necessities for my great grandchildren. Asking relatives including husband is not an option. I know God is on my side, for giving assistance to my children. Short term loans are very helpful when you receive a check XXXX a month after working XXXX years as a XXXX.

Check into Cash help with my financial situation when I needed money.

There are occasions when something comes up that can not wait until payday. And you may not have anyone to borrow money from. Paycheck advances are a way to handle these situations.

I was in a serious car accident and this helped me when no bank would.

It has been enabling me to survive every month

Short term loans have helped me to be able to cover some of my unelected bills like medical, car repair, etc. when I dont have time to wait XXXX weeks until my payday. Being a mother it is important to me that when my kids get sick that I can cover co pays, prescriptions, or testing if needed.

With being on a fixed income we find that the cash advance is a blessing to me and my wife and my SSI check was short because of a mistake they made left us short on the bills that needed to be paid. We will probably use like we did last year during XXXX to help with those expenses.

I use this loan to pay back my taxes. It helps me a lot.

Short term loans helped me get back in track after an unexpected vehicle expense (header and new tires). Got new tires, paid back advance and make good on finances until my next pay period.

I was able to get cash when I needed it and a bank wouldnt loan me the money. I live paycheck to paycheck and it was nice for emergency expenses. The staff at the store is very helpful and friendly also.

The cash advance helps me to pay my bills and buy my personal stuff when I didnt have the money on time. I dont have any other ways for me to get the money I need when I need it so Im thankful for this option.

Short term loans have helped out a lot cant get a loan from a bank. Dont like to borrow money from family its embarrassing so its nice you can come to these short term loan places that will help you. If you cant get money any where else and it really helps for emergencies.

The short term loan has helped me to be able to pay my bills since my credit wasnt good enough to get a loan to help me when I needed it. Without services like this people wouldnt be able to get the he they need. When there credit if poor.

The advance has got me out if a lot if binds. If I would go to a bank they would not give me a loan for less money. They would request a loan for XXXX dollars. Some time people just need money for a broke down car or a sickness. At Advance America you know you can go and not get rejected.

Sometimes when Im short on cash with only getting paid XXXXtimes a month and with not having any family in the area me and my husband need the cash advance to help us get by for now. My son has weekly medications that he needs for his XXXX so when we need help with things we will use this to get back on our feet.

These short term loans have helped me tremendously becaus without them I would not be able to pay my bills from week to week. They have also kept me and my family from being evicted from our home. I dont know what I would do without the help from these loans. I need them. They are very much appreciated.

Short term loan has been a godsend to me. As a single mom I live pay check to pay check I and barley make end meet. Sometimes extra money is needed to at bills that are due so I need this kind of service. I dont know what I would do without this service.

This short term loan helps me to buy groceries for my XXXXboys in advance before I get paid. I dont like to borrow from family because it could put them out. It also helps so I dont have late fees on my bills.
Short term loans have helped me when beyond budget expenses comes up. The kind of expenses that really matter, like when your well maintained car breaks down and you have to travel out of town the next day for your job. Sometimes getting an advance makes the difference between keeping your job or losing it, or getting your kids to school on a school morning. There are some things we can not simply plan for but must address right away and some of those things cost money.

Short term loans have helped me when my daughter got in trouble in XXXX and needed XXXX money. Banks wouldn't help in such a small amount Advance America was able to help me.

Short term loans have helped me save me money on overdraft fees. Helps get me through to payday.

I get paid monthly and helps me pay some of my bills that might be due before my next check comes in. I find that this is the most convenient way to get some quick cash. I usually pay it off way early so that its never an issue. I could use credit cards but Id much rather use the cash advance because its actually cheaper for me to do so.

The cash advance helps us with everything from bills to putting food on the table. We much prefer to use the cash advance instead of bothering family or friends for help.

We use the cash advance to help us pay our bills like electric and car insurance. Without the cash advance I wouldnt have any other option to get those type of things paid for when Im short on cash. This really helps be avoid late fees that would happen if I was late paying a particular bill.

I'm on XXXX and sometimes I need help paying my bills when they come up and I have to wait for my monthly check to come in. So basically the cash advance keeps my bills current and not late and also makes it so I dont have to sell any of my things if I needed extra money to take care of them.

I primarily use the cash advance to help me keep my dog healthy as he has a lot of vet bills since he is much older. If it were for for the cash advance I would have probably have to have him put down. This has allowed me to spend more time with him and prolong his life.

I use the money service to help pay bills that am late on or even afford diapers that my son needs before my next check comes. If I didn't have the cash advance I would be in a serious jam my lights would be cut off and my son would be without diapers. The cash advance has made life so much easier and to know that it there when I need it is the best feeling in the world because I know I cant go with diapers for my son and either can he.

The cash advance is what I use when I need some quick cash to help me with things such as like for today Im using it for some extra cash because Im going out of town and I want to make sure that I have extra cash on me in case I need it.

Whenever I hav a financial emergency that comes up I usually turn to the cash advance for help getting it taken care of. Its generally used for utilities and car insurance when my hour get cut at work. This service really keeps me from struggling to get my bills paid on time.

I usually use the cash advance to help me pay a delinquent credit card off in full because the card company had made an offer to pay off at a lesser amount so this was fantastic financially for me. Any other times I use it for general emergencies that come up like car repairs or larger than expected bills that come up.

We had an electric bill and cable bill that was way more than we had thought it was going to be so we were able to get the cash advance to help us out in a pinch quickly to get this taken care of fast. We chose this so we didnt have to borrow from my mother. It is really fast and convenient and has lowered my stress level.

The cash advance helps me a lot for helping me with my car payment and rent when I dont have enough to get them paid. I much rather take care of my situation this way instead of asking for money from either my friends or family.

I especially use the cash advance to help me out with my electric bill because it is usually is very night and can run almost XXXX. Being able to get a cash advance quickly when I need it keeps me from having to get a XXXX job which I really dont have time for.

I tend to use the cash advance to help out my sister who lives in XXXX whenever she needs some financial help. If it were for the cash advance I just wouldnt be able to help her at all because it gives me that little extra cash that I need.
November 19, 2014
The payday loans have helped me when I have to go out of town or an unexpected bill needs to be paid.

November 19, 2014
I've needed help lately getting from pay check to pay check because we had a temporary pay cut at work. The pay day advance has also helped in situations where my car has broken unexpectedly and has helped get me back on the road quicker.

November 19, 2014
The payday advance has helped me tremendously. I am a single income household and without being able to come and my loan I wouldn't be able to pay bills in order to keep my house hold up and running.

November 19, 2014
The payday advance has helped me out when I need money for emergency, for example gas, bills and food.

November 19, 2014
The loans have helped me to not be delinquent on paying other bills to keep my credit in good standing.

November 19, 2014
Coming to get payday loans helps with my home finances. It keeps me up flow with my bills and when I need extra cash.

November 19, 2014
I really appreciate having payday loans to help me make it through some tough weeks when my bills all come at once. I only take out small amounts so it doesn't put a burden on future checks.

November 19, 2014
My experience with being able to get cash before my payday has helped me out a lot! When the unexpected comes up, we all know what that is about. Whether it's bills, car or even kids extra. It's great to know that there is a service that can help the people in need at that time, its always there to help me out in time of need.

November 19, 2014
The pay day loan helped me in with my time of need when I've had a hardship paying my utility bills. I'm a single mother doing the best that I can, but there are times when I need the pay day loan to help me until my paycheck comes to help me stay on top of things with my XXXX boys.

November 19, 2014
Payday loans have helped me when my sales commissions have been a little slow. If it weren't for payday loans, I might fall behind in my bills. I believe its a valuable resource to people in time of need.

November 19, 2014
I used payday loans for times when I had unexpected expenses like when my car broke down or when they cut my hours at work.

November 19, 2014
These payday loans have helped me out a lot from pay check to pay check. I am able to buy food for my family, grocery shopping. Also its beneficial that is quick and easy, only a XXXX week debt. Its very convenient for me useful for gas money as well.

November 19, 2014
Payday loans help when I have an emergency. I know they are here to help. You never know when something will come up.

November 19, 2014
I get paid XXXX a month. Its gone as soon as I get it. I am "over" income for for food stamps. If it wasnt for the payday loans we wouldnt make it through the month.

November 19, 2014
I went through a divorce recently and not having my ex husbands income made a huge negative impact in my financial life. I had nowhere to turn for extra cash to pay for bills he left behind. Payday advances helps me get through every week to provide food and basic necessities for myself and my XXXX boys.

November 19, 2014
I occasionally need payday loan help to hold me over until payday. I have been able to pay bills when needed. This has truly helped me.

November 19, 2014
The payday advance has helped me to provide for my family when I didn't have the cash to do so in between pay days. They have been a benefit to me when I have been short on cash.

November 19, 2014
Daughter was hospitalized and got XXXX and the payday loan helped.

November 19, 2014
Payday advances has helped me manage my finances and has given me the resources that I need to help sustain. If it were not for this service, I would be in a very difficult situation. I am truly grateful for this financial solution.

November 18, 2014
In the last instance I had to purchase an unexpected plane ticket due to a family emergency.

November 18, 2014
The employees are very nice and friendly. This has helped me with bills and sudden emergencies when needed.

November 18, 2014
I have been a customer with advance America for about XXXX years. Advance America has helped me through some tough times. If Advance America was not available I do not know where I would be.
This wonderful place has helped me in many ways. I was able to get extra money to help pay bills. It also allowed me to get my truck fixed when I needed it the most. Without Advance America I would not have been able to make it. Been a true blessing to my family.

Usually I use the cash advance to help out with bills, but for this time it was to help out with groceries because I just changed jobs and this is helping me catch up and stay afloat until my first full check comes in. Without the cash advance my bills would just have to be late.

Sometimes I run a little short on paying a bill or if I need some extra cash for when I go on vacation I will get a cash advance to make both of those things happen for me. This is very convenient for me and nice a short. I don’t want to get into any type of long term loans.

Helps me a lot with my bills.

Normally since I am in XXXX and my hours at work go up and down and whenever I need help with my bills or any type of emergencies that come up I’ll get a cash advance to help me supplement my income so that I don’t fall behind.

Typically during the holidays we will use the cash advance for gifts or unexpected things that come up. We only use it a few times a year but it comes in handy to care of things because I really don’t want to use credit cards. This is affordable for us.

Cash advances help me take care of my kids and bills I need to pay. If there were no cash advances it would be very difficult for me to get by till my paydays and make my bill payments on time.

Whenever I need help with my general household bills like cable, electric or anything like that the cash advance helps me pay them on time before I get paid again. Sometimes I will use it for entertainment like if we want to go out for a special event.

With getting paid every XXXX weeks there are sometimes when a bill will come in and I am short on cash so the cash advance helps me out until my next check. Not only do I use it for bills but also for my kids schooling. It works better for me that using a credit card.

I am on XXXX and I will use the cash advance mostly to help me with my medical bills but have also used it for emergencies such as when my wife needed new tires on her car. I will probably use it again this year to help out with buying some XXXX presents.

I use payday loans for gas money to get to work in between paydays. I come in to get a small loan that any bank would not give me.

Check into cash helps me and they are very friendly.

Check into cash helped me to pay my car payment.

Payday loans helped me when I needed cash fast for my electricity bill.

It helps a lot when times are hard, I know I could come to check into cash when I need money!

Check into Cash really helps me get all my small bills paid. Also when I want to take my family out.

Payday loans really help me because some bill and expenses I have can’t wait until payday. My bill won’t wait without penalties so payday loans are the answer

I use payday to help pay bills I’m short with.

I appreciate paydays because they help me pay my bills when I’m short in cash.

It helped me when situations are tough and I needed some cash to get some bills paid. Big banks can be a hassle and this is a quick band-aid to my problem. I think we should be able too spend our money as we see fit and make our own financial decisions.
November 18, 2014  I am thankful for payday as they help me when I have last minute emergencies.

November 18, 2014  It has helped me get through the pay week. I don't have to use my credit cards.

November 18, 2014  Check into Cash is a valuable asset in case unexpected or unforeseen expenses arise.

November 18, 2014  I very thankful that I could get fast money when I need it.

November 18, 2014  I appreciate the ability to be able to help me when I was going through a very tough personal problem, Check into Cash help with with dignity.

November 18, 2014  I do not make enough to get through for XXXX weeks until my next payday. Payday loans helps me through the weeks by paying bills, gas, and food.

November 17, 2014  I am really thankful for Check into Cash because whenever I need extra money, I know they will help me and its fast.

November 17, 2014  Check into cash helped me get out of a bad financial situation.

November 17, 2014  I had a serious need and Check into Cash helped me.

November 17, 2014  I get money from Check into Cash because its a good service for me.

November 17, 2014  Payday advance helps me pay my bills fast and easy.

November 17, 2014  Payday helps people who need fast last minute help without a lot of red tape.

November 17, 2014  Short term loans help me when I need cash in an emergency.

November 17, 2014  Check into cash is the best option when the unexpected comes up. Borrowing from friends and family can be humiliating.

November 17, 2014  Payday helps me when money is tight or emergency pops up.

November 17, 2014  The payday loan I got from Check into Cash helped get out of a bad financial situation. Thank you for helping me.

November 17, 2014  Helps me help my daughters out of work with kids.

November 17, 2014  I use payday when my payroll check is short.

November 17, 2014  Do not shut these types of pay down loan services as they help people like me who can meet their obligations currently but cannot qualify for traditional loans because of impaired credit history!!!

November 17, 2014  I use payday when I'm short in money, Check into Cash is very helpful and quick when I need to use this service.

November 17, 2014  Check into Cash helps me when I'm short in cash to pay bills.

November 17, 2014  I use payday service to help pay for unexpected bills.

November 17, 2014  I use payday services to help pay for my bills.

November 17, 2014  I use payday when in need for extra cash.

November 17, 2014  It helped me when situations are tough and I needed some cash to get some bills paid. Big banks can be a hassle and this is a quick band-aid to my problem. I think we should be able to spend our money as we see fit and make our own financial decisions.

November 15, 2014  I use payday because it helps me when I'm short in money and its better than having over due bills.

November 14, 2014  It helps me in emergencies.

November 14, 2014  Helped pay my rent and other bills.

November 14, 2014  This service helps pay bills between paydays and staff are friendly.

November 14, 2014  Payday helps me when I need a little help paying some bills or extra cash.
<table>
<thead>
<tr>
<th>Date</th>
<th>November 14, 2014</th>
<th>November 14, 2014</th>
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</thead>
<tbody>
<tr>
<td>14114-001780</td>
<td>Payday has helped me with my financial needs and they offer different options for my needs and the service is outstanding.</td>
<td>November 14, 2014Check into Cash has helped me out when payroll checks are not enough and needed extra money for bills among other things. The XXXX office staff have been very helpful and extremely customer service oriented.</td>
</tr>
<tr>
<td>14114-001758</td>
<td>Payday comes in handy when short in money.</td>
<td>November 14, 2014I came to get a payday because its convenient and been helpful when I need extra money.</td>
</tr>
<tr>
<td>14114-001738</td>
<td>Payday services helped me when I had a emergency.</td>
<td>November 14, 2014I came to use payday services because it helped me to pay my bills.</td>
</tr>
<tr>
<td>14114-001704</td>
<td>I was in a financial hardship and payday help me to pay my bills.</td>
<td>November 14, 2014This payday has helped me to pay my rent.</td>
</tr>
<tr>
<td>14114-001684</td>
<td>I use this services of payday when Im short in cash to pay my bills.</td>
<td>November 14, 2014I use payday to help me pay my bills till my next payday.</td>
</tr>
<tr>
<td>14114-001644</td>
<td>Payday has help me when I dont have enough money to pay my bills, because its easier than getting loan at bank.</td>
<td>November 14, 2014I was short money and this payday help me. Very grateful.</td>
</tr>
<tr>
<td>14114-001620</td>
<td>Payday helps me when I short between paydays.</td>
<td>November 14, 2014I use payday when low in cash. Payday helps me so much.</td>
</tr>
<tr>
<td>14114-001594</td>
<td>Payday services help me when I have a emergency.</td>
<td>November 14, 2014I use payday to help me pay my bills because it easier and friendlier than asking relatives or going to the banks.</td>
</tr>
<tr>
<td>14114-001560</td>
<td>Payday helps me when I short between paydays.</td>
<td>November 14, 2014I use payday to help me catch up with my bills when short.</td>
</tr>
<tr>
<td>14114-001524</td>
<td>Payday helps me when I not getting child support to help me with kids.</td>
<td>November 14, 2014Payday helps me with money instead of asking family members and its close to my home when I need it.</td>
</tr>
<tr>
<td>14114-001500</td>
<td>Basically I use the cash advance to help me out with my my rent so I can keep it taken care of and paid on time. It usually takes me a little bit to get out of the cycle but once out I wont use it for a while until an emergency comes up.</td>
<td>November 14, 2014I used payday to pay for my bills in between payday.</td>
</tr>
<tr>
<td>14114-001472</td>
<td>Cash advance helps my family tremendously. We use this service in time of absolute need, especially because we are a XXXX income home. I work while my wife takes care of our XXXX child, and we do come up short in our budget when we have those everyday emergencies. Without cash advance, we would not be able to function in todays society.</td>
<td>November 14, 2014I have grandchildren and sometimes I will get a cash advance to help them with their utility bills. Its very quick and convenient and the best way for me to be able to help them out real fast when they need it.</td>
</tr>
<tr>
<td>14114-001456</td>
<td>The cash advance helps me and my family pay things on time as well as helps with when my teenager requires extra funds that we do not have at the time. The program helps the middle class families in time of need when in todays time it takes everything to make it. I have been very appreciative of this program and believe we need it to continue.</td>
<td>November 14, 2014I use service because Im short in cash before my payday due to financial situation.</td>
</tr>
<tr>
<td>14114-001425</td>
<td>Basically I use the cash advance to help me out with my my rent so I can keep it taken care of and paid on time. It usually takes me a little bit to get out of the cycle but once out I wont use it for a while until an emergency comes up.</td>
<td>November 14, 2014I have been very appreciative of this program and believe we need it to continue.</td>
</tr>
</tbody>
</table>
Basically with the way I get paid doesn't line up with my bills I get the help I need with a cash advance to help me get them paid on time. I would probably be out on the street if I didn't have the opportunity to have a cash advance to be there for me when I need it.

Whenever I have emergencies that come up like car repairs or when we needed to buy a plane ticket to go out of town quickly we will get a cash advance which is quick and easy. We would rather do this than put these type of things on our credit card.

When I have a bill that needs to be paid now or if any other type of emergency that might come up I get a cash advance to pull me out of that jam I am in a hurry. Where else am I going to go to get fast cash at a good rate? Nowhere!

I use the cash advance to help me with my bills like my electric and car payments. I would have to make some changes in my life if not for this service. This has been a quick way for me to get fast cash when I need it.

I use the cash advance to actually help other people I either know or love. My issue is that I usually will have to do this so I don't have to dip into my bank account. It has been convenient for me and inexpensive.

The cash advance helps my family out tremendously as there are times when we just need a little help to get through until the next week. We don't use it all the time and with no credit cards available because we filed chapter XXXX this was really our only option.

I needed to get a cash advance recently to help me to put gas in my truck because I was short on cash and my check wasn't going to be here for another work. If I wasn't able to do a cash advance I wouldn't have been able to get to work for the week. With nobody else to borrow from this was a great deal for me.

Sometimes I will use the cash advance to help me pay some of my bills and other times it helps me be able to help out my daughter that is in college. It would be a real struggle without this as I already have XXXX jobs.

My hour go up and down because I am in the XXXX and I will use the cash advance during the slow months to help me pay my rent and any other bill I need help with in the slow season. Work is picking up now so I shouldn't need until the busy season is over.

We have been able to have emergency repairs done thanks to the payday advance where if we would of not had these funds we would of been without for our family. We appreciate the access that we have had to these types of emergency funds!

Able to assist my family (mom and daughter) when my cash in low. Also help me when I was XXXX to keep food and utilities in my home.

I used payday because I have multiple kids at home that when I'm low in cash to feed them.

When I have bills due between paydays it helps to keep utilities going and not get shut off. If I have an emergency like auto repairs.

Helped me get my medicine. I have XXXX Medicine is very costly.

We have XXXX stepchildren that moved down here from XXXX and we have been helping them out and that is just adding to our bills and driving them around for job interviews. It would be really tough without it and would probably have to sell some of our things.

Im usually short on cash because I only get paid XXXX a month being on XXXX and really the cash advance helps me buy food because once all my bills are paid off there isn't enough left for food for the month.

Helps with unexpected expenses such as vet bills, college expenses for my child and unexpected medical issues. Without these advances I would not be able to assist my child with graduation expenses or provide emergency healthcare to my pets.

Cash advance helps with bills like insurance, car maintenance, gas, phone bill, etc. without cash advances, I don't know of any other options to help with my bills.

I use the cash advance to help me with my Bills such as rent, electricity and phone. I already have XXXX jobs and don't have time for another so if I didn't have this to fall back on when I need help with a bill it would probably just have to be late and then might get shut off.
Payday loans have helped me immensely in meeting my needs. I couldn't make it without this service.

I have a lot of medical bills and with my husband getting his job cut in half it would be almost impossible without having the cash advance to have to get us the extra cash we need to get by. We wouldn't be able to pay our doctors bills if it weren't for this and if you don't pay they won't see you again.

We just moved down here and we are retired and we use it for having some extra money on hand when we need it. Could be for a trip or going out to a nice dinner. Its an inexpensive way for us to just get a little cash while we are waiting on out social security checks.

With the economy being what it is and with my low paying job I use the cash advance whenever I need it. I've use it for so many things that its hard to put it all down. Its used for medical, bills and food to help me and my family out. I have no idea what I would do without it.

When in need of quick money for unexpected repairs, it helps when cash is available right away.

Helps me get through the week when money is tight.

I lost my rent money and if it wasn't for Advance Americas ability to loan me money on such short notice I would have been evicted.

It helps when you need quick cash for emergencies or bills to pay.

I came in here when I was moving into my XXXX apartment knowing I didn't want to take a loan out from a bank. It has helped me by being able to get in my place without all the hassle of a bank. I've done them for a few years with the cash advance store and it truly has helped me stay out of more debt.

Its helped me with car repairs and sometimes I was able to help someone else that greatly needed help with shut off gas so their children wouldn't be cold.

When the end of the week comes and I am short on cash to pay some bills, the cash advance sure has been a great way to get these bills paid and avoid late fees. With only working XXXX hours a week it is hard to make ends meet.

Use of payday loan-type businesses has helped me during financial shortfalls due to reduced employment hours at my job. The businesses have also been beneficial and a blessing when I had a medical emergency XXXX and needed financial help fast.

A short-term loan helped us with our down payment on our new home. Without this loan we would not have been able to move into our new home. We were paying rent at $XXXX a month and now have a mortgage payment of $XXXX a month. Getting the short-term loan has helped us save over $XXXX a month!

When I need to pay my bills, I am able to get the amount that I need. When I needed gas I was able to get money to help until I was paid.

From car repairs to everyday bills, the cash advance has gotten me through some pretty rough times. I'm unable to get a regular loan so this is the only way I can get the cash I need to get these thing paid for and taken care of.

It keeps me up to date on paying my bills.

Mainly I need help paying my car insurance from time to time and recently had to put new tires on my car and the cash advance has been fantastic for me to get the cash you need. I'm currently easing my way out of doing these but I'm glad I had this to help me out when I was in need.

It helped me make it to my next paycheck.

I use the cash advance to help me pay my bills and buy food at times because I'm on a fixed income and don't get much each month. So for now, until prices go down I truly need this just to survive.

If something comes that I haven't planned on like a car repair or anything like that. Its easy and if I need a little more time to pay it back, Amscot has always worked with me getting it paid back. I would just had to have my bills paid back late if it wasn't for this service.

We have no one else we can depend on so it has helped us get moved and to get by on!
Due to higher Taxes household & Taxes out of Social Security and thus is a good source to borrow from.

Thanks

Ive been taking care of my sick dad and he passed away so Im stick with taking care of his house and with the extra expenses I have use the cash advance to help me with double the expenses. Right now Im getting ready to move and im using the cash advance to help me with the down payment for my new place.

I usually will use the cash advance to help me out paying my electric bill when its higher that normal. Ive tried borrowing form my family but has become very difficult and this allows me to be more independent with my finances.

Cash advances is a positive and a big nesecity for me toward the end of month to help pay for end of month expences

When I dont have enough money to pay me bills like car payment, rent or any bills, ill use the cash advance to get them paid. Im trying to get another job and save my money but for now this is helping me out.

Payday loans help everybody because I need money when I dont have it. So please dont close down payday loans please

I mainly use the cash advance to help out my daughter. She is constantly over drafting her account and I have to help pay them for her. Im getting ready to stop doing them to teach her how to budget.

I use the cash advance to literally get from check to check. Im on a very limited fixed income and any change to my budget can throw everything off so this program helps me out enormously in keeping a roof over my head and afoot on the table. I really dont know what I would do without it.

I use the cash advance to actually buy things and fix them up and sell them for a profit. Its been a great way for me to keep this hobby going and flush with cash. I like using this and using this money instead of dipping into my savings.

I come and get a cash advance to help me with my bills and sometimes to just have some extra cash on hand until my next check. Its a much quicker way for me to get cash when I need it.

It really depends on what I use the cash advance. If I have a car repair or any other emergency Bill that comes up and I need quick help this is my choice. The fee is much better that a high interest credit card payment. This year I will probably use for the holidays. They always work with me if Im a couple of days late.

On the week when I dont get my bonus on time the cash advance helps me pay my bills on time without any delay. It was an easy way for me to get the cash I needed quickly. I dont have any other options at this time and it would be very difficult if not impossible to pay me bills.

Generally I will get a cash advance to help me catch up on my bills whenever they fall a bit behind. With my credit score being what it is this truly is my only option at this time in my life. I dont use it all the time but it sure is a great way to get help when I need it.

I have to get my car fixed and I dont have the cash do get it fixed so Im getting the cash advance to help me keep my car fixed and on the road. I would probably be waking and my family probably wouldnt eat much if it werent for the cash advance being available to me when I need it. There isnt any place that i know of where I can get a quick, affordable loans like this.

Our unforseen medical bills- the short-term loan has helped us and prevents us from seeking a long-term loan.

Its helped in times I needed money to fix my car.

Its helped me have money and pay my bills when I otherwise had nothing to my name.

It helps me to make my payments for certain bills.

Helps me pay my monthly bills and have money for next month.

I was in the hospital and needed extra cast to pay bills that got behing because of it. Also I had to get new tires at the same time. Everyday life gets in the way some times! Thanks for hte needed help.
It has helped me due to the fact that my husband and I have had outrageous medical bills. I can come to the payday loans store and receive the money that I need to help me when I need emergency prescriptions, medical services, etc. It has really served the purpose that I have intended it to be used for. Without this type of service for people like us, I would not be able to make it.

Just to help me out and get though times.

The pay day loan has help with my keeping me up with my bills rent, phone,

Payday loans help me to make it to my next payday when I have bills due. Sometimes it helped me to get groceries or gas.

They were very helpful and nice, helped me our in a pinch.

Check into cash has been convenient for me to help ends meet.

I think pay day loans provides service a purpose and is needed in society. The people who are fortunate to enjoy a favorable and consistent income must understand and represent those that are less fortunate.

Check into cash has help me XXXX though many rough financial times which I otherwise would not have been including government taxes

Helps me pay my bills!

Check into cash has helped me when my son got sick and I was going through a device and did not have the money to pay for medical bills and rent. Without him we would be homeless

Check into cash has been like a family to me and mine every time we need some quick cash they have been there! And they have always been flexible! I would recommend them to all my friends and family

I have used check into cash. I would be disappointed to have to see them leave so please I ask you dont shut them down.

Check into cash has helped me in an emergency. Thank you for helping me and my family

Payday loans has played an instrumental part in helping me get by during times I ran short on cash. Without them I probably would have ended up going bankrupt or worse. How dare the government once again, try to take something away from citizens trying to get by during these trying times.

Sometimes it is necessary to make. Payday loan to bridge a gap between checks. To catch up on a major car repair to get it done to pay off in XXXX-XXXX weeks is helpful.

It helps me pay rent when I get behind from unexpected bills

Payday loans have always been there when I needed them

Im retired, I receive my SS and XXXX check on the XXXX of every month they help me a lot to assist with bills in emergencies.

Short term loans allow me in times of financial needs and are small enough where I am able to pay back in small increments.

Payday loans have helped me keep my electricity on when it was going to get shut off

Short term loans have helped me in great ways when I needed quick money to pay a bill or other emergency.

It helps me pay rent when I get behind from unexpected bills

These short term loans help me out because bills sometimes come due before I get paid, please keep short term loan companies open.

I needed tires and this was a blessing to make up the difference I needed cause my money hadnt come in yet. So when there is an emergency this system helps greatly.
I need extra money till next check to have gas and food to get to work.

These loans help me get thru the month until I get my next check.

Payday loan helps me with my tuition.

Cash advances help me out because at times I have bills that are due before pay day. Bills like utilities, ie electric or water. If I do not have the money by the due date they charge an outrageous late fee which would end up being way more than what it costs to payback a cash advance.

I actually am using the cash advance to pay my car off early. I only am supposed to make XXXX payment a month but what I’m doing is getting a cash advance and making XXXX payments so this way my car will be paid off in less than half the time. This helps keep me disciplined and stay on track for paying my car off early with less interest than what the dealership is charging me.

The loans help me stay current on my bills

Payday loans help me to pay and catch up on bills, get school cloth for my child if he need them.

Short term loans help when I’m short. Able to pay my bills on time

I get payday advances because I’m on a fixed income and can’t always make it till next paycheck

Payday loans are my financial back up when needed. My brother just died and I had to help with services which left me short of cash

Payday loans have been a big help there are times when I don’t make it till my next payday

SHORT-TERM LOANS KEEP ME FROM PAYING HIGH BANK FEES AND HELPS MY MONEY STRETCH TO THE NEXT PAY DAY.

Payday has been a great help to me and my family when we needed it. It’s a great service for people who can’t get a loan from anywhere else. It will affect many people and families that benefit for that type of business.

I recently needed a cash advance because after all my bills were paid, I didn’t have any money left over so the cash advance helped me put cash in my pocket to have until my next paycheck which isn’t for XXXX weeks. I was told about the cash advance from a friend and it sure helped me out and now I know that whenever I need cash fast, I can count on this as my backup plan.

I’m on XXXX and my car insurance comes in on an off time when I get my checks so the cash advance helps me get that paid for so I can continue driving and loose my license. I just changed insurance companies and the date it has been changed to has made it to where my finances are messed for a little bit.

These loans help me. Went I’m short on cash between paydays

Payday advance helped me when my car broke I was able to fix my car so I could go to work. I was also able to pay for my daughters school books.

Short term loans have helped me in emergencies. Paying bills putting food on the table. I rather do the short term loans than ask my family

Between paychecks I always know when I can get some extra cash to help me with getting my bills paid on time and keeping the creditors off my back so I’ll use the cash advance to take care of these issues when they come up.

It helped when we needed to pay a bill that couldn’t wait. Good experience with the staff.

It helped me with bills when I was short on money. It is a quick and convenient way when you’re in a bind. I would recommend this to friends/family.

Check I to cash has helped me out a great deal

I use the payday advance check to cash to help between paydays to pay bills that may come up for example new tire or breaks or medical expenses or XXX visits.
It helps me when my bills are due before my payday is here.

Interest fees are often less than the late fees for some bills.

Pay day loans help me pay my important bills.

It will help me pay for utilities and other commodities.

Helps when paycheck is short.

These loans help me when I have emergency from time to time. When my payday are to far Away.

Payday loans help me financially when I am in a bind or when I have an unexpected expense pop up. I am aware that loans are not a solution to my financial troubles, however, its nice to have the help when you need it.

When you have no family close and you need a loan for personal reasons or just something that pops up (emergency), Advance America comes in handy. You can get things taken care of on your own terms.

When times are hard and funds are low, I know that i can always count on a payday loan to help me with my bills, daycare and just to have money in my pocket.

This service provides money when you need it but dont have it (i.e. auto expenses, bills, etc.).

Short-term loan is or can be great for those that do not have access to extra cash. Believe me, nowadays it is difficult making financial ends meet, especially on limited income. Payday advance is helpful because its difficult to borrow mone from banks unless you have excellent credit and friends and family members is not a good source to go to when in need. Payday loan is here. Availble to get through short-term emergency help and often long-term. Unless you have experienced something or a particular situation, believe me you dont understand another persons struggles.

Short-term loans helped me buy groceries, pay bills and live.

Assist with unexpected financial events such as car repairs, residential move, and in between pay shortfalls with overall finances.

I use payday because that is how I make ends meet.

This helps me with my rent. Its just me and I need the help. Banks dont want to help me.

It has helped me with bills, make ends meet and helped me get a new car.

My bills tend to come up in between when I get paid and the cash advance hes really helped me bridge the gap when Im running short on cash to get things like bills or maybe just something my XXXYr old may need all taken care of.

I use payday loans for quick and easy access to cash and pay it back quickly.

A short-term loan has helped me with providing for my household needs such as gasoline for my car to get to work, food for my family and meeting household bill deadlines which may have otherwise gone unpaid or result in late fees.

I use payday laons to help pay off my bills and sometimes for emergencies.

It has helped when I have not received my child support payments.

Enables me to get short-term money to pay unforseen bills and expenses. I dont have to take a chance on bouncing checks at the bank. No asking family or friends for loans.

There are times when people have circumstances that are out of their control and in these situations it is a comfort that a payday loan is available to me. As long as they are used responsibly, for short-term situations.

A short-term loan is beneficial to everyone who gets one because it can really be helpful in ones times of need. For me a short-term loan was very helpful when I got sick and didnt have PTO to cover my sickness. I turned to a short-term loan to help cover some of my bills. If there were no short-term loans, a lot of people, myself included, would have difficulty with covering expenses in an unexpected crisis.
They have been very helpful to us; myself and my husband. Sometimes with it being hard times, its hard to sometimes make ends meet. Such as late water bills, lights, heating bills, car payments, mortgage payments, food bills (I can't eat the foods that my husband eats because I'm in poor health so must eat differently), gas for the car, etc. If it wasn't for Advance America loans, I really don't know what we would do. We are old and sometimes in need of help.

Really helped me at a hard time in my life.

I am a XXXX mom and sometimes it helps when I need to get something my daughter needs and I don't have the money until payday.

It helps me pay my bills before I get paid. It keeps them from being late.

It helps my family when we need a little extra money for bills. Has helped us when needing money for rent and pay check wasn't enough. Please keep payday loans.

Short-term loans get me through the week when I have a rough XXXX. It really makes things easier on me so I can get bills paid on time.

A short-term loan has helped by keeping my electricity on when I got a disconnect notice and when my children needed school clothes or medicine.

Payday loans have benefit myself and my family for those needed emergency loans considering today's economy this is beneficial

When unexplain Drs. Or car repair. It is there fore it has help us so much.

It helped me when I moved from XXXX to XXXX and my move took all I had for income. It gave me funds when I was on my last dollar.

My truck was in a mechanics shop and I didn't have enough money to pay the bill. I was able to borrow it from USA Cash Services.

My family lives on a XXXX income, which can be difficult for a family of XXXX. Occasionally access to cash, even when charged a fee, can be beneficial. Payday loans can be beneficial.

My mom is on XXXX and I have to get to California to see her but my payday is for XXXX more days. USA Cash Services got me the money I needed to leave and then I can pay it when I get back.

I use the payday loan to cover unexpected expenses that arise during the month.

Payday loans are great!

During my husband's illness, short term loans have made it possible for him to receive the medical help he needs. And has allowed me to make the long trips to visit him. This helps in the healing process XXXX him and myself.

It helps us pay some of our bills, when we need help on the rent. It helps me be able to take my son back and forth to school. It helps out at the end of the month to get something to eat. We love payday loans.

I get short-term loans from paycheck to paycheck because it helps me through the XXXX week period so I can get back and forth to work so I can keep my job and pay bills. Keep payday loans.

So the cash advance has been helping me keep my bills caught up until I build up some savings. If it weren't for the cash advance I would probably have a lot of bad financial issues and large late fees.

Anytime I use the cash when I get a little behind on my bills the cash advance helps me keep them paid on time until my next check. I'm a single parent and had a roommate that was helping with the bills but they are gone now so money is tight. I'm looking for a part-time job and when that happens I probably won't need to use it anymore.

Whenever I get behind on my bills its great to have the cash advance to fall back on to help me get them paid. My only other option would be to pawn some of my stuff which is much more expensive than doing a cash advance.

Not all my bills come when my SSI check comes in so they are spread out and I like to use the cash advance to help me get them paid off so they are taken care of and it tides me over until my next check comes in.
The cash advance is really my salvation. I was recently charge a lot of late fees for my lot rent and it put me way behind and the cash advance helped me through it. I also had to loan my son some money and that also put me behind so its safe to say its been a lifesaver for me to have this available to me.

The payday loan will help me to move into me new apartment for my son and I to have a home. It also will help help tp buy a few thing for the house to get us started into our new home.

My payday loan helped me provide thing for my family when I am running low on cash between my payday.

I normally use the cash advance to help me catch up on paying some of my bills sometimes. Being a XXXX parent the cash advance is a big help to me when I fall short and need quick cash. Its also the best tool for me because I dont have enough credit to get any other type of loans that may be available at lets say a bank.

When I have some sort of unforeseen things that come up like when I had some issues with my payroll getting straightened out, I will use the cash advance to set things back to normal until my next check comes in. Right now I dont believe I would have any other way to get quick cash if needed.

Usually when I run a little short on my bills, and with being retired and on a fixed income ther are times when I just dont have enough money for what I need and I will use the cash advance to help me out until my next check comes in. My only other option would be to ask my children for help but Id rather not do that as they have their own things to take care of.

Im on a fixed income and there are times when I need some help paying something and the cash advance has been ther for me to get them taken care of in a timely manner. The cash advance is better for me as it is short term instead of dragging a regular loan out for a longer period of time.

This is my XXXX cash advance and I found it to be a convenient way for me to get the cash I needed because I loaned a friend of mine some money and that left me a little short for my needs.

I dont use the cash advance all the time but sometimes we will have some unexpected medical bills or when we had a family member pass away so we were able to get a cash advance to be able to go.

The cash advance helps me keep a float for right now because I had a drop in hours at work which is temporary. So for now the cash advance is keeping my bills paid on time without anything being shut off.

Automobile repairs...very helpful when unexpected expenses occur. Everyone doesn't have excess income or credit cards. If we didn't have this service there are times I don't know how I would have made it. I don't feel you should change this; its helpful. They only loan you what you can afford. I feel there should be no changes; why fix or change something that is not broken.

I am XXXX and I use the cash advance to help me with literally all my bills, doctor visits and food since my check only come in XXXX a month and there are times when my bills are more than my check.

When I have needed money to pay bills that I was short on, they were here for me to come to. I like how they have the payment plan to pay the loans back.

Payday loans work well for me when I need a little extra cash before I get my check to help with bills and extra things I need. Its really nice to know I have help when I fall a little behind.

I have been helping my son get back on his feet through the use of payday loans.

With my father being XXXX and out of state I have been using the cash advance to help me buy plane tickets to go and see him every other month and the cash advance has made this possible for me.

I appreciate companies that provide a payday loan service to help me when Im short on cash in hard times.

This has worked for us in between paydays to get a little extra money to be able to pay our bills. The payday loans help with unexpected bills that come up throughout the month so these payday loans have worked great for us.

Mainly we will use the cash advance to help us with paying our rent and medical expenses for my husband which at times hit us when we least expect it. I would have probably been thrown out of apartment if we weren't able to have the cash advance to help us out.
My father-in-law passed away recently and had no life insurance. My husband and I needed help to get us by until payday because we had to pay out of our pockets for funeral expenses. Cash American gave me a small loan to get us by. So grateful and appreciative.

I get paid XXXX a month and the cash advance helps me cover my rent and other incidentals that come up until I get my government check. The cash advance was the least expensive of all the other options I looked at.

I usually use the cash advance to help me at times getting my rent paid on time. This is mostly what I need help with because my rent is due before I get my XXXX check. I will in the short term future be cutting back so as not to have to do this but for now its helping me out a lot.

For me, its a way to avoid possibly overdrafts. I have XXXX children, a mortgage, and everything is expensive. Its wonderful to have this padding to get by with bills, medical costs, etc.

When my daughter broke her arm I was strapped for cash and the payday loan was able to help with her medical expenses and medication. I dont know what I would have done without it.

A payday loan company has helped my family tremendously. We had a major problem with our new vehicle which needed major repairs. With both of us rebuilding our credit, we had a very hard time making ends meet. Advance America was very gracious and understanding and helped us through a very troubled time.

I like payday loans because I am on a fixed income and am only paid monthly and they help me get through the month when I need them.

There are times when I need a little help with my bills like phone, rent electric.....really anything that comes up and I find myself short I will get a cash advance to pay that bill so that nothing is shut off and its taken care of quickly.

I hate banks the fees they charge are ridiculous and they never have wanted to help out the little people. Because lack of credit or lack of assets. When in a bind payday loans have gotten me though tough times. I couldnt be more grateful for this service.

They have helped me many times when bills or rent come due a few days before payday and with payday loans I am able to avoid late fees. Because of choices easier in my life. I have had credit and do not like having credit cards. I like my option for short term loans I have also used it for emergencies situations like car and furnace problems,

My company makes me travel at unexpected times. My ability to take short term loans assists me in being financially flexible. I love having this option available to me.

They always come thru when Im in need of money they never give me any grief. They always help me get by from payday to payday. If it wasn't for these loans my bills wouldnt be paid on time.

I sometimes have hard times and a lot of bills and this way I can pay my bills and not worry. I have had medical bills and lost my husband and things are harder because if that. They have helped me a ton.

Having to pay lawyer fee and coming up short on cash for payments. I have been able to take out payday loans to cover things between paydays. I love this service. It makes my life easier.

It has helped me a lot. Due to off setting paydays and unexpected bills that have come up. The people here are great! Great customer service. No judgement.

Payday loans have helped me when I have needed cash to cover expenses. Also, when I have needed to go out of town for work and needed cash right away.

I had a medical bill that had to be paid right away to stop it from going to collections. It helped me get it paid right away and stop the collections. Also, it is less to pay the payday loan fee than paying credit card fees and bank overdraft fees.

I am raising XXXX grandchildren and not able to make large amounts of money. Sometimes Im a little short on cash. Sometimes Im between paydays. For example today is XXXX of my grandkids b-day. I need to buy a present and cake for her. This loan will make this possible for me to buy the things I need today. This is very important to me.

I do not have or want credit cards. I use payday loans as a line of credit and never have had a problem.
It's been really nice to be able to get payday loans because sometimes unexpected things in life come up and it's made it so I can keep things going on with life without worrying about my credit being hurt or things being shut off.

Payday loans have helped me out when I didn't have enough money to pay my bills and the people there are always friendly.

Fast effective and efficient thank you for payday loans.

Check into cash helps me out with bills, I truly do like that they are around. Please don't take them away.

Please don't take payday away. They have been very helpful to me and my family.

Check into cash has helped me multiple times with paying my bills on time also with just needing cash to last me till next payday.

Helps when I'm short on cash and need now!!!!

Payday loans are easier than asking family keeps my money matters private.

Helps me pay bills.

Short term loans are important to me. When I have car issues or medical I'm able to take care of with out putting the burden on my family and friends.

Has helped to keep extra money in pocket when I didn't know if I could make ends meet. Thankful for payday loans.

I don't qualify for a personal loan. When needed payday loans help when other will not.

It is helping me to make me car payment and keep my light on.

Car Problems and bills.

I just moved here from out of state and I needed some help paying for my move which ended up being more than I anticipated so I chose to do a cash advance to help me until I get settled in. This is my first time and I was pleased at how easy and fast it was to get the cash I needed short term.

Payday loans have really helped me a lot when it comes to where I need money for anything especially emergencies.

Payday loans help me and my family when we are in a bind.

Payday loans have helped me when I am short on money and need quick cash. It saves me the embarrassment of asking family members.

Short term loans have helped by getting me out of a bind when I have an emergency.

Payday advances just help me when I'm short on cash / emergencies.

Helps out in case of an emergency.

Whenever I have an issue when I'm in between paychecks I'll use the cash advance to carry me through until my next check. Normally it's used for bills or any type of emergency things that come up. There are no other options for someone in my situation.

My husband is between jobs and were down to XXXX income. Paying bills would have been difficult if not for the payday advances I've received from Advance America.

It helps me out when I had an unexpected bill and it helped me so I could pay that and still have money to buy groceries for my kids.

The short-term loan has really helped me & my family out during the times I'm running short in between paydays. Which has allowed me to pay all my bill on time.

Check into cash has helped my family get through rough times. Very helpful staff.
I have been overwhelmed with bills. Advance America has provided one with the opportunity to meet all financial obligations successfully. The Advance America staff are very professional and courteous. I would like to thank the staff for a job well done. All staff presents themselves with awesome dedication.

This cash advance has been helpful for me by making sure all my bills or household expenses are paid on time or even before time. I think it's much easier to do a cash advance than to ask any of my family or friends for money.

Check into cash has been really helpful when I just need that little extra money for bills.

Living paycheck to paycheck is hard. Having the short term loan is greatly appreciated. Cost of living goes up but I haven't had a pay raise in XXXX years. Sometimes when XXXX of my kids need a few bucks, I can help them out, and - or have a special day with my grandson. Works out especially and XXXX time - can get my shopping done early. Payday advance is a GODSEND!

In the occasional times I've used short term loans, they have been extremely, exceedingly helpful, especially to make payments that I otherwise couldn't have made while waiting for a paycheck, and I feel good knowing that I provided valuable business to someone.

Payday loan help me from losing my home, keeping light and gas on, and keeping my car.

Advance America helps me whenever I run short and need help with my bills. Banks won't help me; they always say no.

With the world the way it is everything going up and wages stay the same, these loans help out a lot just till next payday cause bills are due at certain times or they come after you or get shut off and with XXXX kids, and a wife you can't have that. Thanks for listening.

Advance America has helped me out when I really needed it when banks wouldn't even help out for a small loan. If Advance America wasn't in town, I wouldn't have been able to pay bills.

Advance America helps me whenever I run short and need help with my bills. Banks won't help me; they always say no.

With the world the way it is everything going up and wages stay the same, these loans help out a lot just till next payday cause bills are due at certain times or they come after you or get shut off and with XXXX kids, and a wife you can't have that. Thanks for listening.

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It helps me pay bills when I don't have enough money. When I need extra things it helps me get it. I really enjoy the help. I don't know what I would do without your help.

Helped fix car, helped pay rent, XX/XX/XXXX shopping, pay bills.

Advance America helps me whenever I run short and need help with my bills. Banks won't help me; they always say no.

With the world the way it is everything going up and wages stay the same, these loans help out a lot just till next payday cause bills are due at certain times or they come after you or get shut off and with XXXX kids, and a wife you can't have that. Thanks for listening.

Advance America has helped me out when I really needed it when banks wouldn't even help out for a small loan. If Advance America wasn't in town, I wouldn't have been able to pay bills.

It's help pays my bill in time.
Some time I am short.
I am so glad I can borrow money.
On time when I need it.

Payday advances help me because I'm in the process of moving, so its extra cash to help get utilities on or for emergencies.

I think Advance America is important. It helps me when I'm in a bind such as car repairs or when I need to make payments on medical bills or just any other financial situations.

It helps me get by till next payday. Extremely helpful. The help is so very friendly.
It really helps to be able to get a loan when one cannot get one through a banking institution. I needed my truck repaired and would not have been able to if it had not been for the payday loan.

I was injured on the job and got behind on my bills. USA Cash Services got me the money I needed until I could get caught up.

I had to take a dog to the vet with her XXXX puppies but didn't have the money to pay the bill. USA Cash Services borrowed me the extra money I needed until I got paid.

Usually we use the cash advance to help us out with our bills that fall in between our paychecks. Some of the bills would include rent and electric. And XXXX time we had an unexpected car repair that we needed help with and the cash advance again was there for us to get it taken care of.

I have been in a custody suit for my XXXX and this month the bills were more than I could pay without some help. USA Cash Services was able to get me the extra I needed to get through the month.

My van needs snow tires for the season and I don't have the money to do that, but it was convenient to borrow from USA Cash Services.

My son has had numerous XXXX in the last XXXX months and his family needed extra money to pay for the added costs of staying away from home.

My father was killed in a XXXX and we needed extra money for the funeral expenses and to fly in family members. It was fast and easy to get the money from USA Cash Services.

I hit a deer on the way home from work. The insurance company paid all but the deductible and I was able to borrow that from USA Cash Services to get my car fixed.

The heat in my house was turned off and I needed to get it back on. It was convenient to come to USA Cash Services and get the money I needed.

My car broke down and I needed to get it fixed. USA Cash Services was able to lend me the money I needed.

Short term loan helped me because I had a flat tire one day and didn't have enough money and Advance America cash advance loaned me the money I needed for a new tire.

Cash advance has helped me get from paycheck to paycheck sometimes. This time it was for a car repair that I didn't have the money for. And in the past it has helped me pay for an emergency vet bill.

Short term loan helps me to pay my bills on time and reduces the amount of overdrafts. Also has helped me in money emergencies. I'm glad they are around.

A short term loan allowed us to pay off our taxes on our vehicle when we needed to immediately.

Short term loans help out whenever I'm in a poncho and allows me to pay for the things I need when my paychecks not very big.
It helps with bills that come close together, even if they are taxes, license plates and insurance it takes a big bite out of my budget. Being able to get a short-term loan keeps me and my budget afloat. It has saved me several times!

Whenever I have an emergency that comes up and I need some help with maybe a bill that hasn't been paid, we will get a cash advance to take care of it right away. Sometimes I will borrow from my best friend but when she is low on cash and can't help I will then come and get a cash advance.

My XXXX is in college and these payday loans help me so much.

Use a payday loan for unexpected expenses.

Short term loan has helped me with some unexpected bills that I had to pay and it helped to fix my car.

The cash advance helps me get by with paying my bills and will also use it at times to take my family out and so the cash advance would help me to be able to do that without interrupting my bills being paid.

Refridgerator broke - had to get another one.

When we are short and rent is due and we either pay or eat, taking out a loan lets me feed my kids.

Im a XXXX XXXX and sometimes my expenses are too high and I will get a cash advance to get me by when things need to be taken care of in a hurry. It helps me because my bills on time because my paycheck comes in at different times of the month.

Payday loans helped me get my bills paid on time.

Payday loans have helped me get extra money to pay my bills. If it weren't for payday loans I wouldn't have not qualified for a loan from the bank.

I recently was out of work due to an illness and without a steady check and my medical bills piling up I need the cash advance for my everyday living expenses until my paycheck normalizes. I also need it to pay for my groceries.

Payday has help me put my bills back in order.
I usually use the cash advance to help my daughter out who is college. It also has helped me pay my bills from time to time. We don't like to use credit card and we are satisfied with the rates and convenience.

The ability to have resources available to tide people over thru temporary situations is a godsend. Eliminating these would only make some result to ore uncomfortable measures.

The business has helped me, by paying my bills on time and sometimes with feeding my family gas, clothing, bills and whatever else is needed. The staff is awesome and go above and beyond to help.

When I haven't had enough hours at work during our slow season they helped me pay my bills and buy gifts during XX/XX/XXXX.

Payday loans have helped me so much, I am in and out of the hospital and with being able to get a loan I'm able to keep my house when my hubby can't cash my check he able to go get a payday loan. This s very important to us!! Payday loans are the best.

Payday loans have been a big help for my family because we don't make enough to support our family. The staff here is always helpful and friendly this business is a big help not to just us but every other patron.

Payday loans helped me when I don't have enough for rent or sometimes just to make it through my next pay check it helps me so much.

This is my XXXX time I've used the cash advance and it is helping me get some of my bills paid and actually helping me for being evicted from my apartment. This was the easiest and best way for me to get help. I don't want to borrow from anyone so this is what I need to do to get this situation taken care of.

I was really in a bind and short on cash so I used the cash advance to help me get some of my bills paid like my light and water bill. I tried all other options and this was the only option open to me at the time.

Using the cash advance system makes meeting the in-between paychecks needs easier. Amscot provides such a great service because I cannot guarantee that I will be able to have money leftover to meet these unexpected needs.

This short term loan has helped in many ways, from getting extra right away for kids at college to paying bills when they won't wait anymore.

When I need help taking care of some of my bills to get me by, I will use a cash advance to make that happen. I really don't have any other type of option that I'm aware of to help me out when I need it.

I used it for emergency car repairs or unexpected expenses that were unforeseen. It really help me when I didn't have the money laying around.

My hours got cut at work and I could borrow from a friend but I have chosen the cash advance to help me get through to help me with my bills that have to be paid on time. Much better to get help this way instead of borrowing from others, its a pride thing.

The cash advance has pulled my out of a bind when I'm really in need of some quick cash to take of some thing. Its kind of like a rainy day fund for me when something comes up and I need help quick. I would have to try to find a XXXX job if not for this which I really don't have time for.

I use the cash advance when I need to solve any problem related to bills payments it really a relief for me. If there's no more cash advance I will have to find a way to pay the bills but is going to be difficult.

There was a time when I got very behind on my bills and the cash advance helped me get out of my financial pit. I just recently got a newer job that is commission based and XXX of my checks is smaller than the other and the advance helps bridge the gap in between those checks to keep things on an even basis when I need it.
The cash advance helps me catch up on my bills when I run short on cash. Being a XXXX parent money can be tight and when life happens like care repairs or things needed for the kids, the cash advance is there for me to get them taken care of quickly.

I use the cash advance to help me pay my bills when they fall in between when I get paid. It's very convenient to me and has a quick payback. I'm starting to budget myself a little better for this is a great way for me to take care of my cash needs when needed.

The cash advance has helped me out a lot. Usually with car insurance, electric bill and groceries. I have my grandchildren most of the time and they are expensive and the cash advance helps me at times be able to pay for things for them. I'd be really stuck without this. You never know when you're going have an emergency that you need help with.

I get paid every XXXX weeks and I recently had to change jobs and my pay went down and for now the cash advance is helping me through this rough time until I find a better paying job to keep my bills paid on time.

There are times when my bills run a little higher than expected and the cash advance has helped us get this overages taken care of so utilities don't get cut off. My wife's pay kind of goes up and down so this helps us out when her check is lower than expected.

I will use a cash advance to help me with my bills such as electric and water or really any bill that comes up where I need some help getting it paid. It also helps me with a large bill I'm trying to pay off when I had to put a new roof on my house.

These type of loans have helped me out of tight situations more than XXXX. It would be a shame if these businesses like this were to be shut down.

Its great to be able to come in and borrow money to pay things that come up. Small emergencies are then no big problem. I am grateful.

The payday advance has helped me to pay bills on time without paying late fees

I get paid XXXX a month so helps me get through the month

Due to unforeseen events, such as a family member passing away. I have to go be with my family so I need money for gas, etc. Also I have utilized this company before because due to illness I got behind on my utility bills. If it not for this company my utilities would have been turned off

Having the option to have available cash before my payday has helped me multiple times over the years - XXXX, birthdays, special events make it hard to wait so I'm very fortunate that I can advance money and not worry.

Pay periods XXXX month. Helps grandmother.

Sometimes you just don't make enough to get to the next check or some unexpected expense happens and your low on funds, being able to pretty much borrow from myself is a blessing. Things happen at the most unexpected and inconvenient times. Cash advances have saved me on a few occasions.

A short term loan has helped me in many different ways. When my husband was injured it helped us get through pay periods. When my daughter needed help with bills we took out loans to help her. And when we went on vacation it helped when our car broke down. Employees are wonderful.

In time of extreme need of finances, this is a very great service to have. Very friendly staff and very personable. Just need a more flexible time for a payment plan need more than XXXX week at a time maybe XXXX wks payment plan.

When cash is low with groceries going up, this helps me getting by until payday.

I has helped with little projects or emergencies that take place. (IE. car repairs, unexpected events)

Payday loans has been a life saver as to speak for us. Was not for it we would be on the street. Am very appreciative for pay day loans.
The loan I take out are always helpful and always on time. I have a XXXX due a day after I had XXXX and me being able to come here really helped out. Plus it helped me get my XXXX back. I love the idea and I'm happy someone came up with the Advance America! :)

Payday loans have helped me thought several very difficult times I would have lost my home if not for payday loans.

Payday has helped me out in time of need I can count on payday loan

Helps bridge the gap between pay-days. Since I get paid XXXX a month.

Payday has helped me out

It has helped me to get bills paid that were due before my pay day with out get into disconnect status and able to do a lot more for my kids at XX/XX/XXXX times. I don't know what I would do with out these places. And this is the best one I've ever been too.

I use payday loans responsibly when a little extra cash is needed not a mean of paying my bills but makes thing a little easier.

Due to the extreme changes in our economic situation here in Michigan those of us who have worked all of our lives are having to use whatever legal alternative methods we can to meet our financial obligations and to continue to take care of our families. Advance America has helped us to do that.

Yes it has helped me in when I need money when I was short on my bill or needed money for emergency situation.

When my son needed to go to the hospital and I needed my $XXXX co-pay I needed to come get a loan to cover my co-pay when life hits you places like these help tremendously.

I was able to pay my past due gas bill

My water pump went out on my car thanks that I had check into cash to go to to get a payday loan

helped when short of money when bills come in

The loans have helped pay bills (rent, gas bill) when no one else would help. Can't get increase in credit lines w/out hassles. If this temporary help goes away I won't be able to afford to live, if necessary.

I needed. Payday advance because my grandson was getting married. I needed the extra cash to make it to his wedding.

Stop in and get cash quick & easy

Stop to repay get in & out

Payday loans have helped me emergency situations and get by until payday.

With out check into cash I would been able to get my water heater fixed,

I was able to pay my registration by getting a payday loan.

Having XXXX kids and being paid monthly brings hardship sometimes. If not for the payday loans we would be worse off.

Due to short paychecks and monthly payout Pd Advance has helped me to pay for item without wait on another paycheck. With out this service most of my bills wouldnt get paid. Please this this service going. People need this service. And please think about allowing to borrow up to $XXXX dollars again.

Helps in between paydays when little bills or repairs come up.

It helps because its easier fast and you don't have to wait for approval, as long as you have a job, paycheck. You are in and out fees R not that bad as a bank or interest.
Short-term loans have helped me in several ways. It has helped in time of need for auto repairs, past due bills, and many other unexpected financial burdens. The employees are always helpful and have a smile on. This may not seem like much, but when you are in need of financial assistance and you don’t have a person who can lend, this place always make the burden a little lighter.

Short-term loan helps me in terms of keeping stress down when I’m short on my monthly bills.

To get my bills caught up. Make sure my kids have what they need and keep a float.

Helps when unexpected repairs come up.

These payday advances are a good option and very helpful in unplanned situations.

I use payday advances to keep my bills paid on time.

They have helped me pay bills when I’ve been short in cash.

I’ve used the short term loans to pay bills.

Payday loans have kept me from late payments as well as feed my family.

Short term loans have helped me during emergencies when I’m short on funds.

Quick and easy when I’m stuck and short of cash.

My first advance was due to a sudden death in the family. I used it to help with funeral expenses.

Has helped us many times. We are on a limited income and they are always there for me when emergencies come up.

I’m a XXXX earner for a family if XXXX. My husband has been XXXX. Payday loans have helped pull me through some of the most difficult and trying times.

Helps went I’m short in between paydays.

It helps when I’m short on rent and sometimes for emergencies.

Helped pay my rent and bills.

Helps me pay my bills and extra activities.

I use payday loans to help with late bills and other types of problems that come up.

It helps me when I’m short on funds. I would probably lose my job if I wasn’t able to loan when I’m short on cash and out of gas.

In between paydays when I’m short on rent I’m able to do a payday advance.

Short term loans works well for me when I’m strapped for cash.

Saved me when I had a medical emergency.

Short term loans have helped me and many others I know with car repairs, mortgage and family crisis.

I’ve been helped tremendously throughout the years when I’ve been short on cash to pay my bills.

Very easy to get a loan versus a bank. Treated respectfully.

Electric and gas bill not enough to cover XXXX month.

Paying off other things faster. Something to fall back on if I’m short cash.

The short term loans help me to pay my bills on time and to fund emergencies.

I drive a rather expensive car which required extensive engine work that I was not prepared for this time. Advance America helped me get my car out of the shop since I was in between pay days. And I did not miss any work. Thank you for your services.
Payday loans help my family survive when an emergency comes up. With the economy the way it is the average family struggles to survive.

Lots better than overdraft fees.

Payday loan helps me very much, gets me through hard times to pay bills etc.

During tuff times Check Into Cash has really helped me out during tuff times. I am very happy with them and they are friendly people.

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It helps for emergency purposes.

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During tuff times Check Into Cash has really helped me out during tuff times. I am very happy with them and they are friendly people.
Our credit union, Les Bois Federal Credit Union, has established a policy of charging account holders around $XXXX for any check that is not cashed! XXXX time, the business that I had on "direct deposit" went out of business. Since they didn't cash the check, Les Bois charged me a "returned item" charge of around $XXXX Another time I got a bill from the doctor and paid it, but the doctors office had already received a payment, so returned this check as unnecessary. You guessed it! The Credit Union charged me $XXXX!

I use payday loans to stay ahead of my bills and have enough cash on hand for emergencies.

I appreciate payday loans because they have helped me very much. I have had to borrow for some utility payments and other things.

The loan has allowed me to keep the lights on when I needed money before my paycheck. Great when in a pinch.

It has helped us a lot. It helps pay bills, groceries, etc. Everyone is so nice and greet you very friendly.

The short-term loan helped me so much when I needed extra money to get my car fixed and also helped me when my paycheck was short due to an error.

Helped me with my needs of cash. The customer service always brightens my day. I will always tell my friends where to go if they need cash.

Pay day loans are very helpful to me, we use this to help with medicines for my sick son and to keep from late fees on different bills

I utilize payday loans to help avoid reconnect fees, also to buy groceries.

It is a lot cheaper than bouncing checks @ $XXXX x however many

Helps me from getting behind on my bills and losing my home that I have for my family

needed cash to pay for unexpected cash problems and no hassle loans.

cash advance has made it possible for me to pay my house bills and maintain vehicle payments, when my job is not enough. otherwise I would lose my car, and as a result my job.

comes in handy for car repairs

taxes

It has helped me with unexpected expenses that I did not for see

as a single mom of XXXX it has helped me to make ends meet on things when I had nowhere else to turn.

It has helped me in times of financial need. I could not get a traditional bank loan and without this service I would have been in a serious bind.

I'm using this to get caught up on bills after trying to get my house more energy efficient

unexpected expense

This service helps me with short term loans to cover unexpected bills & repairs. My bank cannot provide the same services.

It has greatly helped with unexpected bills to pay

Bills when need extra money

It helps me get by till the next pay check.
I do my cash advance because it helps pay my bills pay off disconnects and it helps get me to my next payday.

Help when I need extra cash. Here when I need it. Like the people that work at Advance America.

Advance America has helped me when I was short on cash. They've helped me by explaining the loans and rates.

There have been many times that I would have had my phone bill, electricity, etc shut off or not had the money to get groceries had it not been for a payday loan.

The loan helps me to gradually get out of debt. Overdraft fees can pile up so I make sure I don't ever get those fees, it is good to me.

Short term loan has helped me by allowing me to keep up with my bills and other financial stressors (kids). I get paid XXXX, but I have gotten behind and short term loans have helped me to keep a float in my crazy life. Without it I don't know what I would do to stay out of debt.

It helped me so I didn't lose my house. It help make up my payments I was behind.

Helps for the unexpected expenses... Car trouble etc.

It helps us get through from week to week. Without the cash advance we would struggle even more.

It has helped me when I have an emergency expense come up and it came at a time when I had a lot of other expenses that are in need to be paid.

They have helped us when the car broke down, they gave us the cash to fix it. We also got cash from them to pay bills and didn't have money for food.

Short term loans help me with occasional unexpected boat and auto repairs.

I do not get enough money from social security to pay all my bills on. This is so nice to have because I would have to have my bills disconnected because I do not have enough money.

It helps with bills and also extra money for emergencies. I also done it when I needed money for school as well. My experience with advance America has been great. XXXX and XXXX are the best!

Helped to meet my needs in an emergency.

Because it helps me stay current on bills in between checks. It is fast and easy.

Helped me fix my car.

Helped me catch up on bills.

Helped pay off bills.

Yes, short term loans have helped me. There was times that I needed it for car repairs etc bills.

Short term loans help me pay some overdue bills that I have had.

Short term loans have helped on unexpected bills that need to be dealt with immediately (like fixing my car) between paydays since I get paid every XXXX weeks. They have helped for various other expenses between paydays as well.

A short term loan has came in very handy when I have had an unexpected expense come up.

Short term loans have helped me with car repairs, bills, and emergency problems.

We use the short term loans to pay bills to avoid late fees due to my pay schedule. We also use to get short term loans to have fun since we work all the time. It works for us. We come to advance America because the ladies are awesome!

Short term loans are so helpful to me in between paydays. Sometimes it is just too much and not enough money. Please keep them open they are very helpful in a pinch.

Beside the folks at atascadero check into cash are Awesome!!
Short term loans help me get by from payday to payday. Especially when important bills become due and also emergency bills need paid immediately.

The need for short term loans is necessary for those of us that live paycheck to paycheck. Every month there is always some type of emergency and short of taking a XXXX or XXXX job, I need the ability to go somewhere that can loan me a small enough loan to get by.

My short term loan has helped me catch up on some bills that were behind and has helped reduce some of the stress from being behind. It helps to be able to pay my loan back over time rather than all at once.

I use the cash advance mainly to help me out paying my rent sometimes. I’ve also used it to help me with my car payment. Both of those large bills keep things pretty tight and there are times when I need help getting them paid. I would much rather do this than go online and pay XXXX times the interest.

Bank loans are hard to get and Advance America was good enough to loan me the money, fast and easy.

Speedy Cash, took out my last payment of $XXXX then decided to take out $XXXX the very next day without notifying me of why I still owed that amount. I feel they stole the money since I wasn’t advised of why this was taken out. They think as long as they have your financial information they can take out whatever they want to and explain it with lies if you confront them. So be ware of Speedy Cash this is an unethical payday loan company. who will take out whatever they want from your account whenever they want and will not notify you about it.

It helps me with short-term expenses without me having to bother my friends and family for money.

This loan helped me to pay my bills that have come unexpectedly.

A short term loan helped me to catch up on my past due bills. It is good quick help when you are in a bind.

I needed money fast because I had car repairs that had to be paid for. I like that it is very easy.

Helps with car repairs

I have been able to endure emergency expenses with the help of this company. I am grateful for all of their help.

Helps with emergencies that occur

The loan system has been a tremendous help to me in my time of need. The customer service is wonderful; it has been XXXX star. They truly explain everything about the loans; easy payment plans.

When I have an emergency bill that pops up its nice to have the availability to get a cash advance to get this emergencies paid for on time. I’m trying to tighten up my finances right now so I should need it soon.

Really helps with bills

Helped pay with bills when in need

Helps get my through the month and get food

Helps with gas money

These loans have helped me during emergencies (unexpected car repairs, home electrical and plumbing repairs, unexpected family emergencies, sickness and death). They have been a big help.

It has helped me when I could not get a short-term loan in such a short time span. You can pay it out sooner. They can be helpful if you pay attention and follow the rules.

My boyfriend has lost his job, and I’m trying to help out my XXXX older children and their kids so the cash advance helps me to pay pretty much everything for both me and my family. Things will change soon but until then its been a lifesaver for all of us.
Pay my bills
Helped with bills
Helps me thru the month
I help my daughter with her bills
Helps pay bills
Helps me get food through out the month
Helps pay bills
Helps get me thru the month
Amscot really helps me get food through out the month
Amscot has helped when I just need a XXXX dollars instead of going out at trying to get a full loan.
Amscot helps me pay my bills on time. I really use it so that when a particular bill is due and I dont have the money until my next check the advance is there to take care of them. I dont use it all the time but I do use it when I need help because the other options are slim. The bank wont help me and my friends are mor or less in the same situation as myself.
Amscot really helped me out because my truck broke down and I needed the loan so I didnt mind the loan. I am really satisfied with the service! I dont mind coming back to this location.
Amscot One day I came into this place and asked about a small loan. The asked for the information they needed. My information went through and I was able to get a loan. It has helped me through some hard times. The staff are very friendly and very respectful. This place is close to my home. Very understanding and willing to work for me if I was running late from work.
Amscot This loan was a life saver to us. My family was about to be put out from our home and we dont have credit to get a normal bank loan so we came here. Our landlord didnt want to wait XXXX more day for our rent and threatened to evict us. But now we were we able to give him the full rent and our home was no longer threatened. I dont know what our family would have done without this loan. We would be out on the street.
Amscot When I need help getting ahead on my bills or when I need extra cash for an emergency the cash advance is there for me to take care of these things. It really nice to know that I have this type of option when needed.
Amscot Used for prescriptions, medical bills, car problems. Being a senior, a few things always pop up that need to be taken care of fast.
Amscot Used to pay for car breaking down.
Amscot The cash advance from amscot is my life saver as a XXXX with a part time job. It is hard to make ends meet in todays society but the cash advance allows me to keep up with all of my bills. Sometimes a little extra help can mean so much in a persons life and the cash advance helps me in a way no one else can. It is greatly appreciated.
Amscot The short term loan helped me to finance my move.
Amscot My husband is XXXX and we are living paycheck to paycheck and we are waiting for his XXXX checks to start so for now the cash advance is our lifeline in keeping our bills paid and just being able to live. We would most likely have had our electricity shut off if we werent able to use this service.
Amscot I started using the short term loans b/c of the convient & easiness of the loans and b/c I dont want to ask family.
Amscot I really couldnt make it without the cash advance. I only get paid once a month and am on a fixed income and the cash advance me pay any or even all my bills. I dont have anyone else to help me out. There was a time when I wasnt able to pay back on time and Amscot was really nice to me and allowed me to make payments which was excellent.
Amscot Normally the cash advance helps when I get in a bind when some of my bills run higher than what I had expected. It has recently helped me with a down payment on a new car that I needed because my other car wasnt working anymore. I dont have anyone else I can borrow from so I hope this always around to do when I need it.
Id rather do a cash advance as opposed to putting things on my credit card which is a longer and more expensive way to get the help I need. Sometimes it just helps me get a few things paid quickly and on time.

I use the cash advance actually to help out other people that me need some help. These are people in my life that I choose to help without having to go into my savings. Its the best way for me to do what I do to help out other people.

Short-term loans are a lifesaver when you need money for groceries or to pay a bill between paychecks. This is a very important option to help me from payday to payday.

I get paid every XXXX weeks and Ive been juggling some things around to make sure all my bills get paid in a timely manner and avoid any type of late fees. I have no clue on what I would do without it.

I use the cash advance for a little bit of everything like bills, rent, gas and groceries. Its always been there for me whenever I need help getting something paid. My only other option would be to ask my ex husband for help and I really dont want to do that.

I have used the cash advance to help me with some of my monthly bills like rent and electricity when I just dont have enough in my bank account to cover them. I probably would have to get a XXXX or even XXXX job if it wasnt for the cash advance and at this time I just dont have the time to do so.

These loans have helped me be able to pay my bills on time. When my paycheck wasnt enough to cover my bills. Its also let me buy a few extra items, that I wouldnt be able to buy on my regular budget in a more timely fashion.

I lost my child support a while ago and I should be back on track soon, but for now this is my best way to keep current with all my bills so things can continue to be paid on time. I would rather do this than borrow from someone.

I have had to go through family crisis and they enabled me to keep paying my mortgage.

These loans are important because they help pay my bills. It also helps when I dont have money I can borrow some.

I am paid on commission. Payday loans help even out the differences in checks.

Has helped pay my mortgage to keep my children, spouse and myself in our home.

There are times when unexpected expenses occur and I am able to get a loan from Advance America not everyone has a wealthy relative to borrow from so its nice to have the option for a payday loan.
To help pay some bills

Helping my elderly parents and keeps me on track with my own bills until they can get on their feet. cheaper than a bank and less hassle.

It helps me pay Bills

yes, Husbands medical issues and lack of work, things are getting better and working on getting out of pay day loan cycle

Loan helps me out when Im short or something unexpected pops up!

Paying Bills to avoid pricey reconnect fees

Help pay bills and car payments.-

Help pay bills.

This short-term loan helps with extra expenses that I would not be able to pay otherwise.

I use it for emergency, paybills

Check Into Cash has been there for me many times for bills, holiday and everyday expenses. As a single mom with no family to help me out, I occasionally need a financial help and Check Into Cash is always helpful.

I use for Emergencys

To help with Medicine & overdraft Fees

Pay bills

Emergency

It helps me out when Im short on cash to pay my bills.

Helps me get by between paydays

Helped with my car repairs

A huge Help with paying bills

Helps pay the bills. High electric bill this past summer.

Always available when needed for mandatory bills needed to pay.

Helped me make it payday to payday, gas my car and have cash.

When real estate was bad, payday loans helped me get by until I got my paycheck!!

Check into cash has helped me with unexpected expenses. The staff is very nice and they have fast service.

Payday advance has helped me pay bills.

A lot of times me and my wife will have an unexpected expense comes up and we will use a cash advance to pull us out and cover the expense that has come up. We don always have to use it but it sure is simple and convenient to be able to help us out quickly.

It is nice to be able to borrow a little money when youre short between checks. Not always do you want to share your shortcomings with family and friends. This way you borrow a little, pay a little extra and everyones happy.

When you have unexpected expenses come up it is very nice to have a place to turn.
Me and my family will use a cash advance when there is an emergency bill that may need to be paid right away or even to use for some extra cash on hand when we go on trips. The cash advance is a quick way for me and my family to get quick cash when we need it.

Sometimes my bills come together in the same week of the month so that it exceeds my weekly paycheck but is covered fully by my paycheck. A short-term loan helps me over the hump so that I can keep on top of my expenses.

It comes in handy paying bills. And when hours are cut at work.

Short term loans have saved my family several years with the cost of living and how the price of product has gone up these loans have allowed us to avoid more debt and I am a salaried manager.

I use the cash advance as sort a carry over for me when ever I need some help with a particular bill that might come up. Weve also used it for air fare when my wife had to fly out of town and we just didnt have the money at the time.

It helps me when Im short of something comes up and I just cant make it or if I need a little extra help. It helps people who work hard but sometimes come up short. Its a great place to be able to go and not have to pay so much and its safe.

A cash advance helped me when the kids needed lunch money or an unexpected illness and the people at the store always take such good care of my and my family. They even ask about my kids.

Short term loans help me settle my bills in between pay periods. That helps me avoid late payment fees on my accounts & helps me keep my bills current.

I have had some hard times lately they have helped me pay my bills and keep my family fed.

Wow! Whoever invented this has done a great job. It has helped me move on. I was able to pay off all my bills on time. Moving from an apartment to a house, I was short for a down payment but I heard that a cash advance was able to help me get what I needed. So I did and now Im done with my problem. Will come again if needed.

Help pay bills

When Im in a bind before payday, payday advances come through and helps me out

The loans helped out with car expenses and little odds and ends.

Its very handy for a short term loan.

Short term loans work for me because at times I need a loan to make ends meet before I get my monthly check.

I generally use the cash advance when I need help with either my house payment or electric bill when In short on cash to get them paid on time. Im on a fixed income and if it wasnt for the cash advance I would probably have to move to a lower cost housing.

Has really helped me when Ive been short

Had a vacation to take to XXXX, was counting on income tax for spending money, but taxes came late and I didnt have the expected money for my trip. Short term loan helped to get me cash for that vacation when I had no where else to turn.

Its helped pay bills during cash crunches, I dont know what I would do without it.

We havent used the cash advance for a XXXX of months now but it sure came in handy when we needed help paying our bills and even our rent. We probably would have been homeless without it.

Normally I use the cash advance to help me pay my electric bill before I get my next check. I dont have any other alternative at this point and would probably have to cut back on the daily necessities.

Needed cash quick and easy and its a good place to go for it.
Whenever we have any emergencies like when our pay schedule is off, we will get a cash advance to help us through until we get paid again. Usually use it for groceries or bills that are due...again...before our check comes in.

Good for emergencies that come up.

Im using the cash advance to help me with my cash flow as I have properties that I rent out and when I need some extra cash to help me out when a tenant is late on their payment. This is a fast and really an inexpensive way for me to take care of any of my financial shortfalls.

With my health insurance doing up, I have run a bit short to pay my mortgage, so the cash advance is helping me right now to keep my house. There was also a time when my husband forgot to pay our light bill and they were getting ready to shut off our power, and we were able to get a quick advance so that didn't happen.

Payday advances made it possible for me to get my small business up and running.

Like many others out there, I am aware of the fact that payday loans are not to be used as a long term financial fix. Everything was scheduled to be paid accordingly until my fiancees company got into a jam and were unable to pay him XXXX weeks worth of work. This meant that I would be unable to pay all of the loans. I tried negotiating and they would not give me the time of day and would continue to run up the NSF charges on my account even after I asked them not to do so. They said they couldn't work with me and even called my place of work after I asked them not to. Some lenders did not have an answering machine so I couldn't even leave a message. That was ridiculous. Hope something better can be implemented.

When not employed by a payday advance company, I was in school and needed money for my books. At the time I was having my little girl and did not have enough to cover my books. I obtained the payday advance well aware of the fees that came along with it. It got me out of a big bind when I needed it.

Was in a bind at the time and got us through our vehicle problems.

I came into get a loan for car repairs and pay bills.

These short term loan saved me. If it had not been for these, I could have lost my home, gotten farther behind in bills. This short term loans have been a godsend. I am new caught up on everything and I can now enjoy life.

Thank you!

The recession hit me badly, working in the housing industry and a single parent. Now I'm in a better place. In XX/XX/2011, I took out a payday loan which turned out to be from an illegal lender. XXXX from XXXX XXXX operated these offshore shell companies by exploiting a congressional loophole. Eventually he had to shut down most of his operations as XXXX ordered banks to disallow its illegal transactions and is under investigation by the FTC, again. The lender Discount Advances Inc misrepresented themselves with the terms of its loan. The terms were unpayable by anyones standards and renders the consumer unable to recover from the injurious scam. Years later, they sell our data to similar scam XXXX Solutions and other shell companies, same tactic, threatening legal actions. Using numerous phone numbers -XXXX//XXXX//XXXX//XXXX. I ignore them. BUT my data is out there and there are several other consumers victims. We are otherwise very responsible people who ran into financial difficulties. But these scams will haunt us as we recover. Please CFPB, please be very vigilant in capturing and stopping operations like these. Please help us.

We got into some financial trouble and have been able to get some bills paid and get caught up. So we are thankful for this service.

It allows me to pay off what I need now, avoid more expensive. Late fees elsewhere or pay utility today so their not shut off.
I first walked into the XXXX location about XXXX years ago in desperate need of a loan. I had been to XXXX other pay day loan places when a friend of mine suggested Advance America. I had no expectations when I walked in but I soon found that Advance America was a little different than other pay day loan businesses. First of all, I was met with a flood of smiles from XXXX the manager. Then as I explained my situation, XXXX was so understanding and eventually worked with me to get me that loan. Since then I have maintained a pay day loan with the XXXX branch of Advance America. XXXX is now gone but XXXX has stepped in and continued the fine customer service that has become accustomed with the XXXX branch of Advance America. I finally want to stress that there are very few businesses in the heart of XXXX which will allow people who are down on their luck, up against the grind, out of options a chance to keep their dignity and still meet their financial needs. The XXXX branch of Advance America is that business for this particular area of XXXX so I give the Advance America XXXX branch a XXXX star rating for its customer service and support of the people in the nearby community.

When Im short on cash and have to pay something its nice to be able to come in and get the cash right away.

I came to Advance America not knowing anything about this type of business. My wife had lost her job and I needed money to make up for the lost money. XXXX at Advance america was very understanding and helpful. She is the reason that I continue to do business with Advance America.

It has helped me pay my bills and has given me the conviction to do for my children when needed-n- I will continue to use to use when I need help and will recommend to anyone! Thanks for the help you have given me!!

My husband and I were looking for a new place to live because our roommates decided to move out on us and we couldn’t afford the rent alone. So instead of us and our daughter being put out on the street we pulled out a loan and found a new place to live.

Short term loan helped me because my car broke down and I needed the extra money to get my car fixed. It really helped me out of a tight spot.

To pay bills or we wont be able to pay the bills on time.

I borrow from a payday loan occasionally when I have a bill due a few days before I get paid. The fee I pay is less than an overdraft fee. This is very helpful when on a tight budget.

Payday loans have helped me out, so I can pay my bills. My experiences with payday loans have been great. I have tried to deal with banks and have had very bad experiences. Payday loans are great to work with.

Have the options to borrow from a payday loan has been the wonderful. I was able to get my car and home paid off. Im thankful for the help and cant thank short term lenders enough. Very nice service.

Using a payday loan has really helped me out in my life. Things seem to come up being a single mom raising XXXX kids on my own. From needing books, clothes, shoes, etc. or having to pay a bill but dont have money at the time. Being able to keep a short term loan has made it so I avoid costly late fees. Im very grateful for short term loans.

Using a payday loan has helped me in so many ways. If Im short to pay bills between pay periods I can get a cash advance and pay my bills on time which saves me money. Im grateful for short term loans they have saved me many times.

I have used the services of Advance America approx. on & off for XXXX-XXXX yrs. many examples of how its helped but XXXX that stands out is use for transportation/lodging etc. for my daughters Medical appts. We live in Michigan & make about XXXX trips a year. XXXX. We actually chose Advance America loans due to fraud from a real estate deal & included a bank. Also XXXX fraudulent situations from a credit union. Also identity mix up at the same time with a relative. Because I tried to work with the Credit Union Id been with for XXXX yrs RE: their fraud, They wont even give me a credit card for any amount even for life savings Medical needs for my daughter. We even pd. XXXX cars off early & pd. extra on loans. Everything is through the XXXX credit union. Advance Amer. Saved us & has become like family professional & nice.

Dont know how my family or many others would make it without Advance America. Thank You
I've had bills come up before my pay date and borrowing a payday loan helped. I pay a small fee and have peace of mind to get me through until my paydate.

Money gets tight and I have things come up when I need extra cash. I was able to borrow a payday loan and with the proceeds pay for my kids birthday party!

There are times when paychecks just don't cover everyone. As a single parent with no other source of income except what I make at my job. Sometimes there are needs that my family has that arise before I can afford them. Being able to take out a payday loan makes sure all my responsibilities are handled and my children are taken care of.

Payday Loans have helped me because when I am short for bills it gives me a chance to pay my bills and pay my payday loan back. Don't take my payday Loans AWAY!!

Advance America helped me to get my Chevy back up and running. They also save me a ton of money with money gram transactions and prepaid card fees.

Advance America was there for me when I had car problems. They have been great in my time of need.

I use the cash advance to help me pay my rent, or if I need some help buying groceries in a particular week. Its hard to borrow from family because they are pretty much in the same boat as me and I really want to take care of things myself anyway.

When I need help paying my rent or even putting food on the table we turn to the cash advance to help us out. Without the cash advance there would be times when me and my family wouldn't have enough to eat.

Anytime I need some extra money to pay for things its great to be able to get a quick cash advance to help me when I'm in a bind. This is my only alternative right now so lets make sure its around for a long time.

Sometimes the cash advance helps me out when I have emergencies that come up and being a single parent I'm the sole provider for me and my child. I would really not want to get a bigger and longer time period loan from a bank. This works wonderfully for me.

I make too much money to get help from the government so when I need help getting groceries or gas for our car so we can continue to be able to get to work, I will get a cash advance to make that happen.

If there are times when I miss a few days at work or if I have any unexpected expenses for medical or car repairs I will use the cash advance to get me through these expenses so we can continue to live the way we are used to.

Cash advance has helped me with all the little things that tend to come up during the month. I also will probably use it during the XXXX when money is tight. I would have to go to a family member if I wasn't able to do a cash advance.

The cash advance helps me get by from paycheck to paycheck with getting me my bills taken care of in a timely manner. I really don't know what else I could do to get the help I need financial during these time.

I get paid XXXX when the end of the month come there are times when I just need a little extra cash for gas or maybe a left over bill until my next check. There have been a XXXX of times when I've used it for auto repairs.

There have been a XXXX of times when I've needed to get some extra cash when my electric bill was more than I expected and I was able to get a cash advance quick and easy to get that paid. I was able to do this instead of trying to borrow from one of my friends.

I use the cash advance to help me out with my bills and my kids. Helps me get diapers, food, clothing or anything that I might need quickly and my money is short until my next paycheck. I would really be stuck without it.

At one point I was really in a bind and I had some bills that came in that I wasn't prepared for so the cash advance helped me get them all paid on time, no hassle and I was back on track after that. I also use it right before school starts to get my kids what they need for the year.

There are times when I've had an emergency financial situation that may come up we will use the cash advance to put us back on top of our bills and anything that comes up. It especially helped us out when my husband lost his job....it was great for us to be able to get the cash advance to supplement his income until he found work.
When we have any type of emergencies that comes up like medical things the cash advance is always there to help us out. With XXXX XXXX boys there's always a lot going on where they need things and the advance is our way of getting any of those things taken care. I'd rather not pawn any of my possessions.

When I don't have access to funds when I'm in between pay periods I use the cash advance to supplement my income to get those bills paid until my next check comes. I've also used it for some home improvements.

The cash advance helps me out a great deal. I'm a small business owner and it helps me keep my keep myself organized and flush until my payments come in. It's a very profession way for me to do what I do.

When I have a bill that comes up and it's in between my paychecks I will use the cash advance to help me get that particular bill paid until I get paid again. I would much rather get a cash advance than to go to a family member and try to borrow from them.

It could be car payment, electric, water or cable that I need help with and the cash advance has helping me make ends meet. There is no other option for me and I don't have any idea what I would do without it and I appreciate this service.

When I need help staying current on our bills like our mortgage and light bills we will use the cash advance to help us out so that they don't fall behind at all. I'm not really sure what other alternative we would use to help us out at this point.

It really varies on what I need the cash advance for but it can be anything from helping me not overdrafting my checking account to helping me out with my bills when I need it. Sometimes I have used it to help me go out of town when all my bills are paid and there isn't any money left over to do that.

I normally will use the cash advance to help me keep afloat because there have been times when I've just not had enough money to pay a bill or I was just a little bit short. I have no idea what I would do without it.

The cash advance helps me out when emergencies come up like when I pay all my bills and I don't have enough money to pay for gas for my car to get to work. The cash advance is there to buy my gas so I don't miss any work. I've also used it to help me pay for my kids school pictures, yearbooks and other things for my kids need for school.

I have used the cash advance to help out my nieces and nephews especially during XX/XX/XXXX because my sister and her husband are going through a really rough time. It's nice for me to be a good big brother and help them out.

I get paid every XXXX weeks which really doesn't work for me because my bills come in every week and with being a single mom with XXXX kids the cash advance helps me keep my bills paid on time. If it weren't for the cash advance I would be really behind on my bills and I just don't have time to get a XXXX job because of my kids.

I still have XXXX kids living at home and I have a very old house and there always seems to be something that needs to be fixed so the cash advance has really helped me keep my house running. I only get paid XXXX a month and with kids in college this is our lifeline.

When I need help catching up on some of my bills like my cell phone or cable bill I'll use the cash advance to help me get them paid until I get paid again. If not for this I would probably have to get a XXXX job or find some other way to help me out with my bills when I need it.

I'm on XXXX and I use the cash advance for helping me to pay my car insurance and avoid having my insurance on time and risk having it canceled and loosing my license. It also helps me with other bills if I need help with them. It truly helps me avoid those costly late fees.

We have had a hard year and me and my husband have been under employed for a while now and the cash advance has really helped us get by with paying all of our bills and survive during this rough time in our life. Without the cash advance we would most likely be homeless.

I like the cash advance because there are times when I just need some extra cash or sometimes I use it to help me pay my bills. Right now I'm working on a special payment plan with my mortgage company and the cash advance is helping me out with this program and I'm extremely grateful.

I live paycheck to paycheck and I use the cash advance to help me get my bills paid when the bills come in and I don't get paid until the next week. I'm working on coming up with a better budget for me and my family, but for now this is keeping everything paid on time.
141024-000405 October 24, 2014 I typically use the cash advance to help my XXXXkids out with books now that they are in college. It also helps me with surprise medical or even help me pay my child support from time to time. This helps me budget and stay current with everything.

141024-000393 October 24, 2014 Usually I use the cash advance to help me out because my son has XXXX and the medical bills pile up and we just need help with to get through this tough time.

141024-000376 October 24, 2014 My paycheck sometimes is lower than expected but the bills keep getting higher, so the cash advance really helps me bridge the gap until my hours at work get better and Im bringing home the money im used to making. I would just be behind if I didnt have the cash advance to help me

141024-000337 October 24, 2014 Normally the cash advance helps me with emergencies at home or unexpected bills, I also have used it to help my family out in XXXX. I dont have anyone else to help me out when these things come up. I dont have any family in the area to help me so this is a blessing to me.

141024-000319 October 24, 2014 We have kids and there are a number of things we use the cash advance for such as bills, car repairs, XXXX, groceries. Sometimes money gets tight and its nice to have the cash advance available to use when we need some help.

141024-000293 October 24, 2014 Ive had some extra medical issues that needed to be paid and the cash advance has helped me get them paid when I didnt have the money to do so. I havent used this type of service since the last time I used it. I can only work so much and this is the best way for me to get the help I need when I need it.

141024-000261 October 24, 2014 The cash advance has been there for any type of emergencies that come up, pay my bills and vehicle repairs or even medical bills. My only other alternative is to go to a pawn shop which Ive tried in the past and it was a horrible experience and it was way mor expensive.

141024-000251 October 24, 2014 Whenever I get in a pinch like if I dont work as much overtime than I normally do I like to use the cash advance to help me get my bills paid on time and taken care of quickly. If not for this service Id just have to be late on my bills.

141024-000240 October 24, 2014 The cash advance keeps me ahead of all my bills because I only get paid XXXX a month and Ill use the cash advance to pay my bills early so to stay ahead of the gam. I will also use it when emergencies come up. Its keeps me from living from payday to payday.

141023-001079 October 23, 2014 The cash advance allows me to pay my bills before my check comes in. It keeps me from having things shut off or borrowing from anyone else. I need this to just get by sometimes. Ther arent really any alternatives for a person in my position.

141023-000717 October 23, 2014 I received a phone call from a women saying I was approved for a $XXXX loan I told her I did not apply for a loan and wanted to cancel the loan. She suggested I keep the loan so they could do an investigation to see who was applying for the loan I said No I want to cancel the loan she said there was a $XXXX fee to cancel and she again suggested I find out who was applying for the loan I told her I would take her to court and she said She would take me to court, I told her I did not apply for the loan and would not pay it or pay a cancellation fee. She started to yell at me so I hung up. She said she was from Cash America and her phone number she called from was XXXX

141023-000711 October 23, 2014 When we need some extra money to help us pay our bills like car payment, house payment and groceries at times the cash advance provides us with a way to get these things taken care of to avoid late fees or have service disconnected.

141023-000696 October 23, 2014 Im on XXXX and only work part time and the cash advance is helping me pay off my car and other bills that pop from time to time. Right now I live paycheck to paycheck and just the little thing that comes up can throw my whole budget off. This has been a blessing for me.

141023-000439 October 23, 2014 The cash advance helps me pay a few of our bills since my mortgage is so high. Sometimes we use it to have some extra cash when my bills eat up all my check.id really be in a jam without it.

141023-000297 October 23, 2014 I use the cash advance to help me maintain my standard of living. Im really under employed and having a very hard time getting a full time position so the cash advance is helping me where the banks wont help me. I would be homeless without this service.
I just moved into a new place after my divorce and the cash advance has helped me keep my head above water until this situation levels out. My credit is horrible now and this helps me with all my financial shortfalls. It also helped me go to my friends funeral when he passed away.

I use the cash advance to help me most of the time to pay my utility bills when they fall before when I get paid. I’m trying to find a part time job to help out my situation and I don’t have any family to ask for help so the cash advance has really helped me out a lot.

I use the cash advance for everything. Sometimes its to help me with bills and sometimes its for to help me if my car breaks down. This keeps me from having to borrow from any of my family which can be very stressful.

Whenever I need help when an emergency comes up I turn to the cash advance. It has helped me in the past when I was out of cash to put gas in my car and food on my table. I don’t want to borrow from anyone so this works for me very well.

My experience with Advance America has been wonderful and very beneficial. They have been a blessing in times when I have behind on a bill or an emergency has come up. Although I make a decent salary, I am paid commission and gratuity. At times my payments are delayed causing my checks to be short. Advance America has been there for me in these times of need. I am extremely thankful for their assistance.

The best place I have ever dealt with. The only loan place I have ever used is Advance America. The girls there are sweet and kind. They are always helpful.

Advance America has helped me in a lot of ways. When I needed the extra money for an emergency I was approved within minutes. Since then the customer service has been excellent! They are very understanding and have worked with me on several occasions. I would definitely come back if I ever needed them again.

It has paid for medication many times.

They have been very helpful in loaning me money in emergencies that have come up when I’ve been short on cash. Always helpful.

It’s always there when I need it and it’s easy. Great to have a place to come to when in need and they are so helpful.

I get paid every XXXX weeks, divorced XXXX yrs old on my own. I can’t make it payday to payday, I don’t make enough to pay bills yet the government says I make too much for some assistance for instance. Work as as a XXXX, and the XXXX is sometimes now going down some, get called off work.

When the kids have been sick it has helped pay dr bills.

Yes, I don’t have to wait for approval for a loan if I need money today I can get it today. I don’t have to have collateral. Its convenient.

To pay bills and catch up on things. Being on XXXX sometimes the money just don’t stretch and it has helped tremendously. Thank you for being here.

Short term loans help me out a lot when I have to pay bills before my next check.

A short term loan has helped me with paying bills so I don’t get charged late fees. It has also helped with my checking account so there are no bank overdraft fees. A loan has helped with auto repairs as well.

Helps me to pay my bills on a timely manner

It has allowed me to bridge periods when funds were short.

It has helped us when we need to pay bills and buy tires

Helps with our bills a lot
It has helped me in several different ways such as putting food on the table for my family when unexpected bills pop up! XXXX short story I had fraudulent activity on my checking acct. once before my bank told me theyd look into it, but that didnt help then and there I had no money left. So the only other option and the fastest was to get a pay day loan, so I was able make it work etc. talking about a life saver.

Helps when payments are due and no where to turn. Easier than bank loans.

It helps us when we need groceries or gas or any baby things we need and Im glad they are there for help.

I allows me to take care of a problem in between pay day. Also help if you need gas money so you can get to work.

I use cash advance when I need bills paid before my actual payday. This helps tremendously. It also helps if I need a little extra cash to get me through until payday.

I sold a car and the buyer used Thrivent Credit Union in XXXX WI. The buyer brought me a cashiers check for purchase. After trying to cash the check, I learned Thrivent made it out to XXXX people, one not even living in my city! My bank will not cash a check with XXXX names which I was told by XXXX from Thrivent he knew this. After a XXXX of weeks, I was told to send the check in. Now XXXX weeks later after being told a new check would be issued or an ACH would be done, I receive excuses and still no payment. XXXX days now! Do not trust this credit union!!!

I had an XXXX that was awful, immediate $XXXX. I didnt have it but thanks to my loan. I also had a tire slashed and now I have to get a new tire or I cant work, plus we all have to eat!

Payday loans have helped me avoid late payments on credit card payments. The fees are less here at advance america then on my credit cards.

It has helped me pay my bills on time and have the extra cash now when I need it. The staff is always professional and nice. They always have a smile on their face and make sure we are satisfied and in and out very quickly and efficiently.

It was fast, easy and a very pleasurable experience. I needed money or my power was going to be shut off. I didnt even know it was happening until a phone call, I had totally spaced it. I thought I had paid it but what really scared me was my ex wife wants custody of my son and a case worker was coming over! Needless to save this saved my son and my life. I thank them so much!

They are helpful when I am short on bill money or if I just need a little extra money to get me through till payday.

" Well a short term loan would be very helpful since I have bills that need to be paid ASAP. I am thankful that your company culd help me with the money that was approved."

We are paid XXXX a month ,helps with wants ...

Was quick and easy .

The cash advance is helping me out immensely because my son just moved in with me and is getting ready to start a new job so in the meantime Im paying XXXX sets of bills until he gets back on his feet.

I just moved here from out of state and the pay here is way lower than where I came from so for now the cash advance is helping us adjust our budget and spending habits. Its helped get our bills paid on time and for a major issue we had with our water line at home.

Im trying to start my own business and and work full time so the cash advance has been helping me keep my bills paid while Im getting this going. I dont have anymore time to get another job so this has been working for me so far me.

Cash advances are very important. Especially for people who live paycheck to paycheck. Car emergencies happen and other non expected issues where a cash advance has saved the rent!

Usually the cash advance is used by us to help us get by from week to week. Sometimes we just need a little extra cash to help us pay our bills. I dont really have any other way to get this type of help financially so this really works for us.
Always available, quick and convenient. My mom was just diagnosed with XXXX and now I'll be able to help her out.

When I need help getting my bills paid on time I will take out a cash advance to get them paid. Sometimes it's used for groceries and even quick cash when we've gone on vacation.

When I get paid later than when my bills come in I sometimes need to get a cash advance to get me through till my next check. I also use it to help out my sister XXXX. It helps me avoid paying late fees.

Pay day loans have helped me so that I don't have to burden family and friends with emergency situations come up.

When I need a fast loan I can always come in and borrow. It helps me in a lot of ways. I'm still very strong for having it.

When I have an emergency like if a car repair comes up or the kids need something for school, the cash advance provides me with the cash I need to take care of those type of things. I'm a XXXX parent and things can be tight at times so I appreciate this type of service for people who need help from time to time like me.

Has saved me on XXXX occasions. Due to my pay is Bi-Monthly and my wife is monthly.

When I'm in between paychecks and I need help with bills or food I turn to the cash advance for help. I would probably have to try and get a part-time XXXX job if it weren't for the cash advance and that would be really hard as a XXXX parent with kids at home.

The cash advance helps me out by allowing me to pay certain bills on time and in unexpected events such as my tire going flat, doctors appointments, and etc. I certainly appreciate the service of the cash advance and hope to be able to have the use of it in the future.

I normally use the cash advance to help me out with things such as utilities and food. I don't have any other options right now so this has been a great help to me.

Job owes back pay, in the meantime cash advances help make up the difference. If it weren't for the cash advance I would be months behind on my bills until this mess is fixed.

The cash advance is like a bridge for my income to get to my next paycheck when I'm short on cash and need just a little bit of help to get me through. Right now I have some medical procedures coming up that I will need help with so this is perfect for me to take care of them right away.

The cash advance Program helps me and my family with our daily expenses. The cash advance helps us with paying our mortgage on time, sometimes unexpected financial issues like a car breaking down or gas money. It even helps when my job gets the check incorrectly done during payroll and getting the cash advance from amscot helps hold us over until the next week. If we didn't have the cash advance program we would not have enough money to hold us over until our next paycheck. I wouldn't be able to borrow money from anyone and this program is a lifesaver.

I've used the cash advance for a lot of things depending on what I need help with at the time like electric bill, food, daycare and rent. I like taking care of things myself instead of going to my family for help.

I use the cash advance to pay my rent, insurance and car payments along with keeping food on the table between checks. Without the loans, I would be homeless, careless and hungry.

Right now my husband is in training for a new job and the cash advance is supplementing our income until he goes to work there full time. After that we probably won't need it unless something comes up.

I have a daughter in college and I like to be able to help her out. It lets be able to help her without getting a long term loan. I chose this so it really helps me stay out of any type of long term debt which I try to stay away from.
I'm on XXXX and the are months where my money doesn't make it till the end of the month so when I need some extra cash to get me through until my next XXXX check to buy things as basic as food, I will get a cash advance to tide me over. Any type emergencies can throw my budget off easily and its comforting for me to know I have this in my corner.

I use cash advances to bridge the gap between pay checks mainly or for emergency repairs to the house or cars. Would much rather do this instead of hurting my credit. More immediate solution. Easy to pay back quickly.

The biggest things I use the cash advance for is for the card repairs that I've been having done on my car but really I just use it for anything that may come up throughout the month when I need some cash. I really do not have any other alternative right now to help me.

There have been times when I've needed help paying some of my bills and the cash advance helps me pay some bills like home owners insurance and water bill. You can't get a small loan for a short term loan that can be paid back quickly so this fits perfect for my needs when I need it.

I get paid every XXXX weeks and the cash advance helps me get my bills paid when the fall in between my pay periods. Things like car payment and electric bills wont wait to be paid so this allows me to taken care of fast.

The cash advance has helped my family significantly. The advance has allowed me to pay medical bills for an sick child and also not having to worry about bills because I'm able to utilize the advance to pay them. I don't use the advance often but when I do it helps me and my family financially know we will be ok until payday. This XXXX time I have used the advance to help my mom with funeral expenses XXXX. I'm glad the advance was here to help the most important people in my life with a difficult situation! Thank you Amscot!!!

I use the cash advance to help out my parent who are living with me now. This helps my whole family as in turn they will help out my sister. If it weren't for the cash advance I wouldn't be able to help them out as much.

My family has used the cash advance services at Amscot XXXX times to help make ends meet. On XXXX occasions, we have been in a position where payday is XXXX days away, and we are unable to afford a power bill, to buy gas, or other household essentials. These loans have allowed our family to continue to function until we receive our paychecks. Simply put, this service has helped us out of a tough spot in XXXX instances.

The cash advance allows me take care of my family and mother law because she lost her job and for now we are helping her out with her bills. Hopefully soon she will be back on her feet and we wont need to do the cash advance anymore.

When bills come up like car payment and rent and I'm in between checks I will use the cash advance to help me keep them paid on time and avoid late fees. I would have to get a XXXX job if I didn't have this to fall back on.

I use the cash advance to help bridge my bill payment from when they're due to my next paycheck. I will also use it for when I'm traveling to have some extra cash on hand if needed. My pay fluctuates and this is the best way for me to get the cash I need.

Typically if I come up short during the month and I need to get some quick cash for some medical, groceries and car payments. We just had a babe and expenses rise when that happens. We have also use it when we went on vacation just to have a little extra cash on hand.

I will use the cash advance to help me with rent, car payments and electric bill mostly. It is quick and easy and really helped me out when my paycheck got messed up and I didn't get paid what I was supposed to.

Whenever I have an influx of bills that come in and I run short on cash and my check is not in yet I will use the cash advance to help me pay them so I'm not late until my next check comes. XXXX I used it when I had to go to NY on a family emergency and it helped me be able to go.
The cash advance has helped us pay our bills when we fall behind and we are living paycheck to paycheck so this has been a great help to us keeping everything paid on time. It uncomfortable to have to ask from any of my family or friends and I like being able to take care of things myself.

I use the cash advance strictly to help us with our bills until my wife is back to work. Credit is an issue so this is what we choose to get things taken care of. Its a nice short term solution for our needs.

I use the cash advance for a little bit of everything from helping out my kids to car repair when Im in a crunch and need a little bit of help to get to my next paycheck. I'm trying to budget myself a little better but this is a great way to get the help I need when I need it.

My car broke down and I couldnt afford to get it fixed so I came in to do a cash advance so I could get it fixed quick. It really saved me from not missing any time at work. I've also used it when XXXX my paycheck was short from a mistake from my payroll department.

The cash advance is really helping me out right now because Im only working part time but my bills are full time. It really helps me with my stressful situation right now and I'm sure it will change once I get a full time job, but for right now its a lifesaver.

I have used the cash advance to help me with my rent and car payment when I need help until my next paycheck. I have also used it to put food in the house. I would probably have to get a XXXX job if I didn't have this to fall back on when I needed it.

My wife is now not working and the cash advance is helping fill right now until things get better. Its been good to help us staying on top of our bills I till my next check comes in.

I just moved right across from an Amscot and whenever I need help with a little extra cash to help me out to pay a bill, put gas in my car or food on the table, the cash advance is there for me to get them taken care of fast.

Our income has dropped a lot since I went on XXXX and we use the cash advance to help us out when we need some help with either a bill or my medical expenses. Without any saving we need this service to help us out with our financial situation.

I usually use the cash advance for medical bills that come up and most recently used it to help me pay a vet bills for my dog. Its great thing to help me out when any type of emergency comes up and Im still waiting on my next paycheck.

Pretty much since I only get paid XXXX a month and I have a special needs son and medical issue come up from time to time and the cash advance helps me float things until I get reimbursed for those expenses.

There are times when Im short on cash and the cash advance helps me out of my situation at the time. My other option would be a pawn shop which is not a good option for me.

I use the cash advance for a number of things from helping me cover some of my bills to just having some extra cash until I get paid again. I would probably have some credit issues if not for the cash advance. The interest rate on my cards is way more than what I pay for an advance.

The cash advance helps me with my rent and other bills when I have something due before I get paid on my next check. I have no idea what I would do with out it.

The cash advance is a great way for me to stay current with all my bills and keep my credit score in good standing. I get paid XXXX a month and there are times when something comes up where I might need a little extra cash and the cash advance provides that for me fast and affordable.

It has helped me whole lot in the duration of my life. For example when my ex girlfriend first moved out I was cutting it close with my bills. Now I am able to pay all my bills on time and have some extra money to save and spend.

Avoided my utilities from being shut off. Also had an unexpected XXXX which I use to make a living.

Because it helps instead of late fees on bills or overdraft fees at the bank, things can be paid on time that way.

Its always there when I need it and its easy. Great to have a place to come when in need and they are so helpful.

We are retired and our pay is in bills. This extra money helps carry us up to the next check. It also helps on the unexpected!
A short term loan has helped meet emergency cash needs/car payment, unexpected travel, etc for which a traditional loan would have been too much. The staff at aa Bedford has been friendly and kind, which has made them my first choice for a short term loan. The service provided is very much appreciated and helpful.

A short term loan has helped me when I am short on cash for my bills or in need of groceries.

It has really helped us out on those odd weeks that we don’t get paid.

I have always been able to count on short term loans to help me in life. They have always been helpful. Never close these doors, these doors are doorways to life and so much more.

I have used short term small loans in several instances - car needed work, needed extra money for my mother’s final expenses until payday, got behind on bills after paying for kids to go back to school.

When we had medical emergencies and need to travel far distances and need gas money and prescriptions to be filled. Times short term loans have kept our lights on. It also has helped provide groceries when we had no money.

Sometimes my check doesn’t come in on time and when that happens I will get a cash advance to supplement until my check comes in. Many times its actually made sure I have a roof over my head by helping me pay my rent on time.

Sometimes when I get paid there isn’t enough to take care of all my bills or if my car breaks down I will use the cash advance to pull me out of that hole until my next check. I really don’t want to pawn anything so I will always use this type of service to help me out.

Any type of financial emergency that comes up with bills and being a XXXX mom that happens from time to time, the cash advance has been there in a pinch to get me back on track. My only other option would be to ask for help from my mom which I don’t want to do if I don’t have to.

I will use the cash advance to help me with my rent, tides at church and bills that come up until I get my next check. I would probably have to work XXXX days a week and call my billers for multiple extensions Id it weren’t for the cash advance.

My commission based job makes it difficult at times because it goes up and down from week to week and the cash advance just kind of levels things out when my leads are off a bit at work.

I get paid XXXX weekly and some of my bills fall in between when I get paid so the cash advance helps fill in the gap when there is one to be sure all my bills are paid. It really forces me to budget myself so I don’t wastelit on other things.

The cash advance helps me catch up on a bill like a water bill or other utilities. Plus, if a little short and I need help buying some groceries I will also use the advance for that too. I don’t know of any other option to get this kind of help until my next check comes.

Normally I use the cash advance for bills or to help out some of my family when they need it. Sometimes I get paid every week and sometimes its every other week so things are unstable at times so this cash advance helps me level things out.

I usually use the cash advance to help me pay a bill when I need help getting it paid on time. Id rather use this instead of dipping into my XXXX.

My car seems to be breaking down a lot lately and the cash advance has really helped me keep my car working and on the road so I can continue to get to work.

I only get paid XXXX a month and I use the cash advance mainly to help me with my medical bills when they come up and Im short. My only other alternative would be to be late or miss some of my medications which would be horrible.

I’ve been a customer for over XXXX yrs and whenever I have a bill that I need help with like water, electric and just about any type of bill or emergency that comes up the cash advance is a great way for me to get the cash I need fast.

There have been times when I needed some extra cash to help me pay my bills or put food on the table or even buy medicine for my family and the cash advance has always been there for me and my family to help us out.
The cash advance helps me because sometimes unexpected things happen in life. Sometimes you have to go to the emergency room. Sometimes a bill is more than anticipated. Recently I was involved in a car accident at no fault of my own and the pain causes me to miss work here and there. That means the income that I rely on isn't there. My rent and bills don't disappear just because I was in an accident. So there are times when I need a cash advance to stay on top of bills so that I don't fall behind and end up in a bad space. Not everyone has secure income where they don't have to worry about where their next meal is going to come from. Not everyone is able to have a savings account and actually save for a rainy day. Cash advances are for these people.

My check always comes in on the off weeks when my bills come in so this is a convenient way for me to take care of my bills on time and not have any of those night late fees that come when you're late.

I recently had to move and the cash advance was there to help me pay for the deposit on my new place. I've also used for car repairs and really anything that comes up when I need some extra cash.

I use the cash advance helps me with my bills throughout the month with being on a fixed income if I run short on cash. I would probably have to ask my kids for help if it wasn't for the cash advance and I really don't want to do that. I'm unable to work due to my health so this works for me.

If I am short on bills when my check is still not until the next week I will use the cash advance to get me over the edge to keep things like my rent paid on time and avoid a $XXXX late fee.

The cash advance helps me out a lot when my hours at work go up and down to keep me current with my bills like electric or really any bills I need help with. I really don't know what I would do without the cash advance.

Advance America has helped me in such a tremendous way due to unexpected car repairs, school loans or funds in general. I recommend Advance America to anyone who is in need of life unexpected bills. They have worked with me even due to late payments. I have been using Advance America for XXXX years now and if for whatever reason I need them again, they are XXXX on my list. Thank you again.

The reason for my short term loan was to help pay my rent when my ex roommate left me to deal with her end of the bills. I couldn't afford to have a check bounce or have a returned check fee. It helped keep me off the streets as I have no family here in Texas.

It was very helpful with back to school shopping. I am a XXXX mom who needed extra cash at the time.
Helped pay bills on a short notice, and helped my family thought a crunch.

Helps when I have unplanned emergency expenses

With payday loans I could afford to pay my electric bill, school books, and my Mortage

It helped a lot and my experience here has been great, very good customer service and I love everyone at this store.

The money helped with doctor appointments

It helps make it more easy to pay you off with less fee building up. I may have not been able to honor my debt my debt fully if I had not got this term loans. Thank you for the helps.

When I have had car repairs that have come up unexpectedly

I filed a complaint with cfpb regarding payday lender Plain Green Loans. I was basically told they could not send my complaint to lender for a response. I noticed that cfpb issued CID to Plain Green Loans but cant send my complaint to company. I now have negative information on my credit report from an unlicensed payday lender and no one can help me get it removed.

Helped with expenses between paydays

Helps pay unexpected bills between pay checks

I needed to take my dog to vet and needed the extra money

It help me so much when the times dont make the money. Need for bills

I'm on a fixed income and sometimes we just need a little help until Payday

Less expensive than credit cards

It has helped me to pay bills on time

Helped to pay bills when we ran short

The loan help me with funds for my son in college, and the service is great.

I travel for work and when I do I have to pay the money out of pocket then get reimbursed. Sometimes I dont have the money so I came in to get a payday loan for $XXXX to cover my travel costs until I get reimbursed from my company.

It had help me when I need money for utility.

When I need extra money for bills or other reasons they make it easy and dont base my low credit score as a reason to not help me. although the fees are high I really appreciate what they do.

They helps us out with bills until next payday

Our customer XXXX wrote the loan helped him with an emergency that came up with his car before his payday. The staff is so helpful and very nice to work with. Its like having friends you can go to in a time of need.

When I got my paycheck, I realized I was short on money to pay the bills due that week. I got the payday loan for $XXXX to help cover the bills until my next payday.
Several years ago I was unemployed at length- long enough to damage my credit. I have since slowly rebuilt my credit rating over time so that I have slowly established my ability to have some gradually increasing low interest along with other higher interest loans. I have gradually pulled out of debt.

It has been extremely difficult but I am using XXXX and honoring XXXX over a period of years. I have slowly managed emergencies along with survival until I rarely write checks anymore. I beleive I will approach the end of debt within the next few years.

I took a week off work for vacation but when I got my check my company never paid me my vacation time. My family still had bills to pay so I went and got a payday loan for $XXXX to cover those bills until my employer could fix my pay.

I had a bit pop up that I wasnt expecting. It was fast and easy to get money that I need bad. They helped! Thank you.”

My son got a chance to go to a XXXX in XXXX, but we didnt have all the money we needed. I went to USA Cash Services and got the $XXXX we needed to get him there and back.

The XXXX office has always been so fast, friendly and helpful to me. They offer a great service when needed.

I have an expensive hobby of purchasing older cars and restoring them. Sometimes I dont have the money I need at the time I need it, but when I sell the car I make back the money. I am able to borrow the money I need from USA Cash Services and pay it back on my payday which is very convenient for me.

My family members needed financial help and I was the only XXXX that could help them. Unfortunately, I still had bills to pay so I got this loan for $XXXX to help them out.

These helps me when I need money between paychecks. Less hassle than a bank.

When school started I was short on tuition money. I stopped in to USA Cash Services and they loaned me the $XXXX I needed to get enrolled for the semester.

I was in need of car repairand need funds to cover my cost. this loan helped me when no one else would.

I need the extra cash to make ends meet when Im short.

A payday loan gives me a hassel free experience.

It has been a great experience for me and my family. If i get behind I have yall to go to get caught up tell next pay day

It helps me pay bills and have money between paydays so I can get by every week

Payday loans have helped me by paying unexpected bills and other expenses when needed

I had a family emergency in Arizona and had to send my wife down. We didnt have the money to cover the plane ticket. So, we went to USA Cash Services and borrowed $XXXX to get her there to our family.

I had too many doctor bill and they wouldn't work with me on payments, so I came and got a payday loan for $XXXX to pay them all off. This way I only have $XXXX payment and can get them out of the way.

There were times I needed gas money or grocery money. Its helped me greatly

The cash advance was used for moving expenses. I started a new job and had to move before my next paycheck. It was very useful in that it allowed me to move when needed comfortably and safely.

Helps with unexpected expenses

I use the cash advance to help me pay my bills from anything from insurance, electric and daycare. Really anything that might come up where I need cash fast thats what I use it for. We only use it when we really need it.
XXXX cash advances help me on a monthly basis. I depend on amscot to help me pay my bills because my pay day never lines up with all my due dates and bills. Thank XXXX, I dont know what Id do with you.

I needed extra money to help me out while my child was sick. Everyone here in the XXXX office had always been very helpful and courteous.

I use the cash advance to keep my checking account current because I have automatic payments that come out and with getting paid every other week if a bill comes due that I might not have that amount in my account the cash advance supplementation until I get paid again. I would rather do this than borrow from my sister in law.

Every month my mortgage comes due before I get paid. So I come into USA Cash Services and get a XXXX loan to pay the mortgage and then pay it off when I get my check. It helps keep my mortgage current.

I use the cash advance to keep my checking account current because I have automatic payments that come out and with getting paid every other week if a bill comes due that I might not have that amount in my account the cash advance supplementation until I get paid again. I would rather do this than borrow from my sister in law.

I pay bills gas and to move

Whenever Im short on cash they are always willing to help and work with me anyway they can.

I had a family emergency and had to get to XXXX in XXXX hours. Unfortunately, I didnt have the money. So I went into USA Cash Services and they borrowed me the money I needed to get to XXXX to help my family.

We were short money for the bridesmaid dresses for our daughters wedding. So we stopped in to see what USA Cash Services could do. They were able to loan us the $XXXX we needed to get the dresses.

When Im short on cash. And I need help with my car not or even a light bill the cash advance helps me meet my needs. If it wasnst for the cash advance I probably wouldnt have any light at some point or even be without my car.

I get paid every XXXX and XXXX, so with the cash advance it helps in the middle of the month with any unseen bills or payments. It gives me a safety net for the future.

This last month I was behind on my utility bills. I didnt know what I was going to do, so I went in to USA Cash Service and they were able to loan me the $XXXX I needed to get them all current.

When school started I was short on money and I needed to buy school supplies for my daughter. I went into USA Cash Services and was able to borrow $XXXX that not only got the supplies but her school clothes and school fees as well.

Helps make ends meet in between pay periods.

My wife just had a baby and we needed some additional items but didnt have the money. USA Cash Services loaned me the $XXXX I needed to get us the things the baby needed.

It keeps my head above water. Thanks

I had to go tho the dentist XXXX but didnt have insurance. My dentist wont take payments anymore so I was stuck needing to pay the bill in full. Lucky for me USA Cash Services loaned me the $XXXX I needed to pay in order to be seen.

My daughter XXXX and the emergency room wanted $XXXX for the copay for my insurance that I didnt have. So I went to USA Cash Services and they borrowed me the money. I was so relieved to have the help.

To buy gas to get back and forth to work

It helps me to next pay day especially when emergencies arrive like car issues. Without running car cant get to work. If I cant get to work I cant get paid and pay my bills so this has been very important to me. I appreciate XXXX service.

The cash advance has helped me supplement my income as I work my way from a school job into my career. It helps me with any type of emergencies that might come up in between my pay. I would rather handle things this way as opposed to going to a pawn shop.

I had been off work sick and my paycheck was short. I didnt know how I was going to pay the bills that week but I was able to borrow $XXXX that I needed from USA Cash Services.
My wife and I just had a baby but didn’t have all the things bought that we needed. I was able to borrow $XXXX from USA Cash Services to get the things we needed and stay home with her for the XXXX little while.

My cat was sick and needed to go to the vet. When I got done the bill was $XXXX and I didn’t have that kind of money, but I was able to borrow it from USA Cash Services.

My mother passed away and I was short some of the money for her funeral. No one would loan me the money, but USA Cash Services were able to loan me $XXXX. It was a relief.

I needed money immediately to pay bills when I didn’t get paid until the XXXX of the month. XXXX & XXXX @ Advance America Have been extremely helpful.

My car broke down and I needed $XXXX to get it fixed and was able to go to USA Cash Services to get the money.

A short term loan has helped me because I have encountered some bills and life situations where I have needed money immediately and did not get paid until the next Friday. It has helped me because it kept some of my bills being sent to collections and affecting my credit because I could not immediately afford them.

XXXX & XXXX have been so sweet & extremely helpful!

I use the cash advance for when I run short on my bills or my mortgage payment. I don’t use it all the time but it sure is handy when I’m short or when an unexpected bill sneaks up on me. I don’t have any family or many friends here so XXXX has been a great help for me and has become my friend by helping me out.

The cash advance benefits me by paying off my car note and bills. Especially when my paycheck is bi weekly. The cash advance allows me to budget and pay bills on time. If there were no cash advance I would have to get XXXX job.

Need the extra money to fix my car

The cash advance helps me out with my bills like rent and utilities and daycare expenses. There really isn’t any other help for me with these things so the cash advance is the only thing I can fall back on when I need help in these areas of my financial situation.

Have helped me pay other bills and cover unexpected expenses.

The reason I take out cash advance is because I was relocated to a new working facility and since is a new business that has yet to pick up my hour have been cut drastically and the catch advance has help me balance that out when it comes to pay bills such as car payment and school loans

Unexpected bills

I dont wont cash advance to be shut down. If it wasnt for the advance I woulnd be able to pay my morgage or car ins. I would not be able to survive without . It has helped me tons! If you did shut it down I am moving to XXXX Free health care. Maybe even XXXX free schooling. So thiten up America.

My paycheck goes up and down and is not steady from week to week so when the lower checks come in the cash advance will help us make up for the shortage until my next larger check comes in. Helps us pay bills with XXXX kids life is expenses. I never get more than I can afford.

I needed some quick cash to finish paying for my daughters wedding . It was a great help .

If me and my family get behind on any of our bills like electric and we dont have the money the cash advance helps us make sure its paid on time and avoid late fees from my bank which can be large. Id rather take care of things this way because its confidential and I dont have to bother any relatives.

With me being on a fixed income and I need the cash advance to help me especially with buying food and paying my large electric bill that happens during the summer months. It helps me manage XXXX my bills and my money better by being there for me in a quick and easy manner.
Cash advances are very helpful for me when I'm in a bind with my bills. I would not be able to pay some of my bills if I am not able to get a cash advance. At times I have used a cash advance to purchase an item that I did not have enough cash for at the time.

I use cash advances to pay my bills and help me with other emergency issues. This is very beneficial to me and my family. If I didn't have cash advances I would be unable to pay some of my bills on time, thus getting late fees and possibly losing power or electricity in my house.

When I have a bill that comes up that I need help with in my off week of pay, the cash advance helps me get that bill paid on time. This is my only alternative so far for me. Its an easy way for me to take care of my bills when I need help.

It helps with day to day expenses.

My payday advance helps me when I am running low on money before I get my next pay check.

Payday advances help when unexpected bills come up or emergencies

Payday loans help me in between pay checks with unexpected expenses.

I am XXXX and unable to work. The cash advance helps to cover anything that may come up when my check does not stretch. I have used the cash advance when I have an unexpected bill (vet bill, my ac quit, etc). If the state took away the cash advance I would have no recourse of action. I would lose my pet or go hungry so that bill could be paid. I do not have good credit so I cant just go to the bank and borrow money. This is my only savior at times when my XXXX check does not cover the unexpected bills.

We use the cash advance to help us to pay some bills when me and my family run short on cash to take care of them. We only use it when we need it and not just to have extra cash. The bank is no help to us and we dont really have any other way for help at this time in our lives.

The use of cash advance allows me to keep my bills well managed even though I have paychecks at different intervals every month. It also keeps me from having to pawn my personal items or other means of attaining money quickly.

I normally use the cash advance to help me pay my bills like phone, car and utility bills when I dont have enough money to pay them on my own. It was a fast and easy way for me to get the help I needed with those things. Im trying to save my money better so that I dont have to use the cash advance as much.

I am on XXXX and my money sometimes runs short when a particular bill or other incidentals I may need help with. I also use it for buying XXXX presents instead of putting it on my credit card with high interest rates.

I use the cash advance to basically help my son out who is in XXXX school. I've also used it for some emergencies that have come up in the past. Its faster and cheaper than trying to get a small loan at a bank.

When either holidays or regular everyday emergencies come up I like to use the cash advance to get me through. And a big thing is that if I need XXXX extra days to pay it back, XXXX works with me with no additional fees are problems.

Right now I use the cash advance to help keep me up to dat with my financial situation with me actually living in XXXX different states. I work for the XXXX and get paid XXXX a month and sometimes my bills fall just before I get paid. XXXX I move her for good I wont need it anymore unless an emergency comes up.

I usually use the cash advance for normal bills like rent, food, electric and water bills when I just need a little help to get by until my next check. I already work a lot of hours so I dont really have time for another job so the cash advance helps me stay current with my bills.

It has helped me pay rent, buy food, and do car repairs

Faster than going to bank no need to have credit

Needed this extra money for living expenses.

I needed some extra money for bills and things and they did it for cheap

I needed some extra money for bills and things and they did it for cheap.
Came in handy and is quicker than a bank.

Helps make ends meet in between pay periods.

Payday loans are helpful when unexpected things happen as car repairs, medical bills etc.

Help to pay doctor bills on time.

It helps me pay my bills and is helping me to get my finances in order

The cash advance helps me avoid paying a lot of late fees on my bills. Im on a fixed income and also work just trying to make ends meet I sometimes need some help. I would probably have to take out a long loan at the bank with a high interest if it werent for the cash advance.

The cash advance has helped us when my wife lost her job to continue to help get our bills paid. We really didnt have any other option at that point due to our credit. Am hoping it doesnt go anywhere so we continue to always have this option for help.

I dont use the cash advance all the time but I do use it when Im in a pich or when multiple things come up and I need help. Sometimes its just to take care of some simple things like food or essentials. I used to go to a pawn shop and I didnt like that at all. With my credit this is my option of choice.

Ive used the cash advance to help me with my car payment and for groceries. With the hours that I work now and with having kids it nearly impossible to get a partime job because I really dont have the time. My husband and I only use it when other expenses interfere with our budget.

I just relocated and I am using the cash advance to help me stay afloat while my housing situation gets better and my job situation gets better. Right now its keeping me from having to move make home.

Typically I use the cash advance when I have surprise expenses like car repairs or medical situations that come along and Im not ready for at the time. Im trying to save my money a little better so I dont have to use this when those things come. But for now it serves the purpose I need it for.

The cash advance helps me stay on top of my bills like electric and water bill along with even groceries sometimes. Ive also needed at times to help me pay my rent. Right now the way things are I dont have any idea of any other way to get the help I need.

Great deal to help during pay days.

When I need help with my rent, car payment or electric bill, Ive used the cash advance as a quick fix and way for me to get them paid on time. I have no idea how would make it if the cash advance wasnt around to help me when I need it.

Basically when I get paid there are times when the check is drawn on an out of state bank and take longer to clear my bank to the cash advance helps me in those times to keep me going until those checks clear. This has worked for me very well.

Mostly Ive used the cash advance for helping me complete paying my rent. There are also times, especially in the summer when my power bill is high I will use it for that too. If it werent for being able to get a cash advance I would probably have to move and it would most likely not be in a good area.

This payday loan helps me survive in between paydays. It helps with bills and to buy groceries for my family.

With being on a fixed income there are times when I need some extra cash to help me out when I need it. I dont have the recourses to get a loan from anywhere else so this helps me out with my bills and soon to help me to buy XX/XX/XXXX gifts for my grandchildren.

Well being on XXXX and getting pay every XXXX Wednesday of the month theres been unexpected expenses. Helps pay them

It helps with bills and service charges are way to much

Its tempting to use credit cards and it just keeps builds up and the cash advance actually forces me to be accountable and keep my available cash paid on time. It keeps me more disciplined with my spending habits.
I've been using the cash advance to help me catch up on my bills because my hours are shorter since I had XXXX. It helps me maintain my household until I'm able to go back up to XXXX hours again. I have no family so I don't have anyone else to ask for help so I'm very glad that I have the cash advance to help me when I need it.

Helps with bills and buy groceries between paydays.

I use the cash advance for when I have a family emergency or something like that. It's very quick and it's much better than borrowing from any family member.

Cash advance helps me because when I am short in money I can come and get the advance here and pay my bills on time if I didn't have cash advance I would not be able to make on XXXX an hour I have XXXX kids and I am a XXXX mother cash advance gives me peace of mind.

Helped me go on a small trip and got me caught up on bills.

I'm a single parent and sometimes I have to juggle my bills around and the cash advance helps me get the help I need to help me stay on top of my bills when I need help until I get paid again. There really isn't any other way for me to get help because I'm in a fixed income.

I have two young boys and I'm a XXXX mom. Sometimes my check is not enough to get my bills paid on time. I can do it with an advance and easily continue to keep paying back my advance. Very convenient and affordable.

At times I get in a tight situation and I like to use the cash advance to help me get out of that situation. Mainly its use to keep me current on my monthly bills. I really am thankful for being able to use this as applied to other options out there.

I got XXXX check behind on my paychecks because of an accident I was in and the cash advance really helped me stay on track with all my bills such as my house payments and other things I am need help with. I'm almost back on track so this service has truly helped me a lot.

If I didn't have the cash advance is way better than going to a pawn shop which I've done in the past which is way more expensive than the cash advance. I usually use it to get me by with paying bills or even food. Makes me feel really good to handle my situation myself.

I use the cash advance for house repairs and other things that come and I need some help getting them taken care of. Without this I would have to let my house go in disrepair. It's fast and easy and affordable. It has also helped me stay out of foreclosure on my house.

I'm XXXX and don't really have anyone to help me so when I do need help with my bills at times I turn to the cash advance for that help. I only use it when I need it so it works well for me, there was a time when I was really behind on my bills because I was out sick from work and the cash advance truly helped me get through that rough time.

Sometimes when I have some unexpected bills that come up its nice to be able to have the cash advance help me take care of those issues. I would much rather handle my situation this way instead of going to a family member for help.

I use the cash advance for short term cash shortage shortfalls. I'm the only XXXX working in my family and there are times when things come up like care repairs and power bills that are more than I expected, the cash advance has pulled me out of those situation fast.

Advance helped me out of a crunch. The money was fast, interest was a little high but helped me out when I needed it.

It has been great allowing me the time to save money to pay off loan. I will continue to use your service.

Paydays are a blessing. They help meet ends in finances. Wonderful people and great customer service.

They are here to help when needed. When you are short on money, they are always there. The employees are very nice and helpful.

Helped pay bills and get on track with expenses.

The staff is great. Don't do payday advances with any other company other than Check Into Cash. Payday is great for unexpected expenses.

When I am short on cash it come in handy.
Help me to pay bills when I am Short on cash.

Fast, friendly, credit is not good. Easy.

They help when I have a pay check that is less that expected and its helps me pay the bills.

Helps keep me head on my utility bills. Bails me out of hard times when I needed auto repair.

Being able to borrow money has really helped keep me from not being able to meet my financial obligations.

Faster than going to the bank and do not need credit

Helps me from payday to payday when things are tight

Helps when Im short on cash.

Convenient. Able to pay all bills on time this way.

The short term loan really helps me pay bills in between pay periods. It is hard to get a payday loan from a bank because they require strict credit score criteria

I needed the loan to pay bills

If u are smart about use and amount to borrow a short term loan can save on bank fee late payments or making it until the end of the month

My XXXX check I get paid every XXXX weeks just doesnt add up to enough to pay my bills rent lights gas to get back and forth to work to make money. I need help if it is just even a small loan banks dont make loan

XXXX I can say for sure is that it was a life saving experience when I was in need of emergency money which can say alot for a loan place

Able to help between paydays

Payday Loan help me pay my bills.

Helps me pay any extra bills, food and car repair throught out the month.

Payday loans help me pay rent and other bills when I am short on cash. It is a very big help dont know what I would have done without it.

It has helped me before to survive in between paydays when there was just not enough money XXXX.

It helped in between my pay days

It helped me to pay a bill before next check. Or to have some extra money between pay periods.

It has helped me to pay my bills until my next payday

Well it helped me out when I was sending money to my young son. Now it is to get things I need for myself.

Needed money to pay bills, they helped out just when I needed it

Came short this month. Helps till next pay day

Help with extra bills and medical expenses

Never used XXXX before but this will help me pay my bills

Check into cash help me pay some bills a few years ago.

Needed extra cash and was able to do payday loan to help out.

When life throws little emergencies my way its nice to know a payday loan can help me thru it.

It has helped me to pay my bills until my next payday.
I have a XXXX year old child and have been at my job for XXXX months. These loans have helped me juggle my bills and have helped me make it while transitioning into my new job.

I am an XXXX and my weekly paycheck is never the same. My financial obligations don't change, therefore the use of a small, short-term loan makes up the difference and saves me up to XXXX times more that I would pay my bank for insufficient funds charges. This is the XXXX time I have gotten a weekly loan from a lender and all XXXX times I have saved a minimum of $XXXX.

I realize there are those who abuse payday loans, but I would bet these individuals would bury themselves in other ways anyways. I have nothing but praise for the payday lender I use and thank them profusely for their help.

I am a XXXX and I use title loans to help me keep my XXXX employees paid. The fees can be expensive, however the loans help me finish jobs that I otherwise would not be able to provide supplies and labor for.

Being a XXXX mom sometimes unexpected expenses come up, payday loans help handle those situations and pay bills without using a credit card or borrowing money from family.

It's helpful to be reassured that I can utilize a service like this to ensure I can make it to work on days when I am low on gas. The loans really take the stress out of my life.

Payday loans have always helped me when I need cash fast and a payback period that is short term.

I was able to put food on the table and pay my water bill before it was cut off. I was very grateful to have had some help during some hard times.

The loan has helped me because I only get a paycheck XXXX a month so it helped me pay my extra expenses until my paycheck arrived. This loan helped me when my wife needed surgery and it helped us until she got back to work.

Its fast and easy to get in emergency situations

Short pay day loans have helped out its unexpected expenses, also with vacation expenses

I have poor credit and can't get loans anywhere else, when emergencies came up, its good know that I can still get funds when I need it.

It has helped me through plenty of hard situations and I am thankful for them.

It helps out until I get paid again.

It helped me to pay a bill before next check or to have some extra money between pay periods.

It helps me pay bills in between payday. Also help me do thing for my daughter.

Money to help finish pay monthly bills and grocery.

I received a phone call from: XXXX and it was a man with a deep XXXX accent. He started telling me that I was involved in "fraud" because I took out a payday loan XX/XX/2012 and did not pay it back. I assured him that I did no such thing and he started reading off my home address, social security number and email address. He said he is an "officer" in the "law enforcement department" of the collections part of the payday loan place. He then asked me if I "still banked with J.P. Morgan Chase bank" and I said yes I do. He said you can take care of this debt now or I will send the local police to your home. I told him that there are scams going around where the caller tricks people into believing they have a debt and getting them to give out their banking information over the phone. I said I involved the FBI. He then said, "yes, I and we are the FBI". I told him, "I dont think so" and I hung up on him. I googled the phone number and it comes up to an XXXX at XXXX, AZ. I think something should be done to stop this guy because he talks to you in a way that makes you fearful and I bet he is scamming a lot of innocent people out of their money. Thank you

It helped me pay for an emergency that came up. It was a life saver.

I was out of work for about a week and it was a great relief to get a loan to help with my bills. Also at a different time I got a loan to help with rent. If these types of loan are use din a responsible manner they are extremely beneficial.
"I needed the money to pay a bill, I came by and they loaned me the money." 

This loan has been a blessing from God. The people are so great. Paying this loan every XXXX weeks works out very well. This place is the nicest place I have ever gotten a loan. We always look forward to going to pay our loans, and we can over pay XXXX a month. Really like this!

Help pay bills when husband was laid off.
A short term loan is easier to get and pay off. The XXXX time I got XXXX my son needed some money and I needed to pay bills. My short term loan kept me out of debt and my son solvent.

Needed Money for an unexpected bill .
Called early in the day ,came in that afternoon got the money and paid bill all in the same day!

It helped me make payment that I was short and gave a breathing room so to speak.

We use the cash advance to help us to pay our bills. My husbands pay goes up and down so when he has a down week this has been our way of supplementing our income when that happens. We have borrowed from our parents before but there situation is as good as it was.

I use the cash advance to help me pay my daycare expenses which run me $XXXX a month. I cant do without daycare or I wouldnt be able to work so the cash advance has truly helped me out when Ive needed it.

Amscot is absolutely amazing. My fiancé and I just went on vacation but our pay checks wee coming in while we would be gone and we needed money ASAP. We were able to get a cash advance through amscot and pay it back when we got back. When we got back from our trip we found out that our housing situation fell through and we are now homeless but thanks to amscot we are able to get a cash advance to help us out extra in the mean time while we figure things out. We LOVE Amscot!! They literally our helping save our life.

Most of the time I use the cash advance to supplement paying my rent but this time Im using it for a card repair. Using this makes it so I dont have to go into the money that I have set aside for emergencies.

There have been times where I needed quick cash to get between paychecks, say for XXXX school or to pay for unforeseen circumstances. Short term loans have helped me through some difficult situations.

I feel they have others in the same situation and fulfill a need to customers."

Advance America has helped me when I got into a bind financially due to being off of work for a few days because I was ill. I appreciate everything that the ladies here at Advance America do for me. I also appreciate the treatment that I receive when I am in the store.

When Im I between paychecks or when most of my bills are due in the first part of the month the cash advance has been ther for me to get things taken care. Recently Ive had some unexpected household repairs that needed to be taken care of and this has helped me with these as well.
I use the cash advance for easy transition from bill to bill and paycheck to paycheck. Helps me also with buying food and just everyday things I might need help with. It helps me keep my stress level down. Nice to have when I need fast cash. I dont want to go to family so I keep my business to myself.

I use the cash advance to help me pay my alimony on time so Im not late. This really helps me for my ex wife not to have to wait.

I use the cash advance for all types of emergencies that come up from time to time. Also use it to help out my daughter with her kids and even if I have some car repairs that are needed. In the past I have also used it holidays too. It would be a struggle without it.

My granddaughter is in college and her parents are having issues and I normally use the cash advance to help her out by supplementing her income because she only works part time and that way she can concentrate on her school work.

I use the cash advance when my check is not enough to pay either rent, light, car payment and cell phone bills. So Im able to get a cash advance in the off week when my check is already gone. I also use it for childcare. Without this I would be late on some of my bills.

I use the cash advance to help me pay my rent on time so Im not late. This really helps me for my ex wife not to have to wait.

I have a couple of credit cards that I typically use the cash advance to help me pay. I also use it for my rent at times. It really helps me keep my personal situation situated. Being on a fixed income sometimes I just need a little help to get by.

I use the cash advance for help with my rent, electric, cable and even groceries when I run low on fund to take care of these things. Im a XXX and I dont really have any other way to get help when I need it so Im thankful for this service.

I help my mom and brothers out along with needing some help every now and then and the cash advance helps me do this. When I use it for myself its usually for bills and groceries. I would just have to do without if I didnt have this to help me out.

There are a number of things that I use the cash advance for such as bills, gas or anything where I just need some extra cash to get things taken care of. I choose this type of service over something long term at a bank or anything like that.

XXXX% of the time I use the cash advance to help me with my bills and groceries. Today Im using it to help me move. The fee is reasonable and it really helps me out a lot when I need it. I would have to ask my family for help but Id rather handle things my way.

We use the cash advance to help us with our bill such as rent payment and electric bills when they happen to fall on a week when we dont get paid. I would probably have to pay my bills late and risk having things shut off if there wasnnt a cash advance around to help us out.

Normally I use the cash advance to stay on top of my bills when Im in a bind and keeps me from being homeless or having any of my utilities shut off. I really didnt have any other choice because my credit rating is low.

I havent used the cash advance often but recently I had lost my job and the cash advance really helped me get all my bills paid and avoid anything being shut off. I now am back at work and am back to normal. I truly appreciate greatly how the cash advance helped me out in my time of need.
The cash advance helps me a lot. I've used it recently to help out my daughter who is away at XXXX school. I'm doing whatever I can to help her and this is a great way for me to help her. I went from XXXX jobs to XXXX so I like to be able to do cash advances when she needs help.

When I have bills that I need help with at the ends of the month which doesn't happen too often, the cash advance has always been there for me to fill in the gap to take care of what needs to be taken care. Its a reasonable price to pay to pull me out of a jam.

When I'm in between paychecks and I need some help paying my bills I use the cash advance to help me get through until my next check comes in. My only other choice would be to let my bills fall behind and they would tack on large late fees which would be way more than what it costs to do a cash advance.

Once in a while I use the cash advance to help me stay on top of my bills. I'd rather do this as its hard to go to the bank and get what I need fast. Its keeping me from having to get another job which I really don't have time for.

I'm going through some personal issues with my family and the cash advance is really helped me get through these times. Keeps my bills paid on time with minimal effort and cost. I'm XXXX and I don't have any other options at this point.

When I'm low on funds I use the cash advance to help me pay my bills. I would just have to do without if it wasn't for the cash advance. I'm retired and my income is very strict so when I need help this really is quick and easy to get my situation taken care.

I've needed help sometimes paying my light bill or car payment and the cash advance has allowed me to get them paid without interruption until my next check comes in. I don't have any other way to get help financially since I'm on a fixed income.

I use the cash advance to help me with unexpected medical and hospital issue when they come up which seems to be a lot lately. I'm trying to budget a little better but with the cost of healthcare its hard to catch up and save so this has been fantastic for me to keep going when times are tough.

There times when I need some help with my bills especially my electric bill and the cash advance has been a great asset to me to be able to use when I run short or other bills have left me short to pay my electric bill. Its really hard to say what I would do without the cash advance.

I needed some help getting caught up on my bills and the cash advance has helped me get caught up and actually improve my credit score. I'd much rather have done it this way than to borrow from my family. Its fast and easy and I don't know what I would have done without it.

Sometimes I am a bit short from my check and so I don't have to wait to pay a bill I get a cash advance to take care of it. Usually its a light bill or something like that I need help with or sometimes I just need some extra cash when all my bills are paid and I have nothing left.

My income goes up and down and right now I'm going through a debt consolidation right now that will be completed in about a year and the cash advance has helped me be able to do this program. At the end of the year I will be debt free and its all because the cash advance has been there to help me along the way.

I use the cash advance to help me pay my rent. I'm on XXXX and am on a very limited income and the cash advance helps me keep a roof over my head and not be out on the street. I don't have any alternative at this point in my life.

We had a very large power bill recently when we had company at the house and it was fantastic to be able to get a cash advance to be able to get that large bill paid when we just didn't have the money at the time. I don't use it much but it really helps when I need it.

Just about any month when I need some help with buying my groceries the cash advance has been there for me to keep food on my table. I'm fully retired and all my checks come at the same time and sometimes its hard to budget so this has helped me out when I'm in a pinch.

When I need help to pay my sons medications or help with utility bills its been great to be able to get a cash advance real quick and get those type of things taken care of quickly. I only get paid every XXXX weeks so this helps me bridge the gap sometimes when I'm short and need help.
Whenever I get in a bind like being short on a bill I use the cash advance to get that bill paid on time without interruption. I would probably have to float money around if it wasn't for the cash advance.

When me and my family get behind on bills like insurance since Im now XXXX. Its has helped us when we run low on cash to even pay for some groceries. This keeps us from having to borrow from family and take care of things ourselves.

Sometimes I use the cash advance to keep me from starving. Sounds dramatic but its true. Me and my family have used the cash advance for everyday things that come up and we have cut every corner that we can so this is a blessing to us. We live with my daughter so sometimes we use the advance to help her with her bills since we live with her.

Im on a fixed income and my checks come in a different times and Ive used the cash advance to help me fill the gap when those checks are late. It helps me make sure things dont get shut off and make sure I dont get any of those large late fees.

I get a XXXX check every month and Im on a strict budget and when I run a little short because a bill is higher than expected I like to use the cash advance to help me out and get me back on track with my budget.

Im a XXXX and my benefits sometime come late and when it does the cash advance helps me keep my bills paid on time until my check comes in like normal. If it wasnt for the cash advance I guess Id have to make some other arrangements which I really cant think of right now.

Payday loans help me a lot. They are a great service and prevents having to pay the crazy amounts a bank charges for overdraft fees. I would like the government to focus on important items and my borrowing options as is.

I have used a payday loan to help me with car repairs and when unexpected things come up that I couldnt afford otherwise. The people are always very friendly and helpful. I am thankful for payday loans, I couldnt survive without them.

When something comes up its nice to be able to have less stress by being able to pay a bill or fix a tire or just everyday happenings. Without payday loans I woud have to pay bank check charges which are ridiculously expensive!

Ive used payday loans in the past, XXXX the reasons I use payday loans is because my credit is too poor to allow a reasonable credit card. Payday loans give me the ability to comfortably manage my money when Im short on my personal funds. Payday loans are accommodating and flexible. They have helped me during my life and to be honest have fed me when I was otherwise starving in dire need of money from hard times.

My husbans and I before we were married used payday loan to help pay for our wedding expenses. It was only possible with the loan and I am so grateful for payday loans helping us. We were able to buy a car thanks to a payday loan, we didnt have a vehicle for XXXX months prior!

Because of the economy my credit rating is not the best and sometimes I have emergencies that have to be covered. Without payday loans that get the funds when I need them, things could happen like I could lose my house or inability to pay when they demand.

The payday advance has helped me out by providing me with a loan when something unexpected has come up like a doctor bill or car repair. I dont want to have the credit card with low payments and high interest. I would rather just pay off the payday advance this is what I am expecting when I borrow

I used a payday loan to help rebuild my credit. The loans has also helped me and my XXXX children to stay afloat between paydays.

Our business had had trouble at times when people havent paid on time. Using payday loans has helped to keep our bills looking on time. Also I have used the help from a payday loan when a big expense comes like a wedding.

I used a payday loan since I dont get paid for another XXXX weeks. I like that the loan offers a nice payment option if Im unable to pay off the loan all back at once.

Needed car repairs done and needed the cash. Could not get the funds any where else. They have been honest and up front with mr about the whole loan process.

It helps me make our bills to where we can afford it through the week. The staff has been kind and courteous and very helpful.
The short term loan helped me out by covering the rest of the down payment on my vehicle that I was in desperate need of. The services that I have received at advance America have been above satisfactory and very friendly.

I was needing help with trying to get my kids school things and didn't have the money. When I applied for the loan it was quick easy and I got the money the same day.

Its helps me in emergencies.

Short term loans are very helpful in that only XXXX payment is due a month. I work for a XXXX and we only get paid XXXX a month therefore it is harder to budget for multiple payments a month.

There has been many times when I was short on money to pay a bill or buy food for my house and this loan has really been a big help. Thank each and every one for letting me have this loan, and bless you.

Helped to pay an urgent emergency bill that came up.

I didn't have to go through the hassle as if I would have gone to a bank. I can pay it off quicker.

It was fast and easy. It helped me with money when I needed it and I didn't have the great experience.

It helped me pay my electric bill, and everything went good. I got what I need and I've been treated real good here.

Helped with expenses while wife was out of work. My experience has been wonderful. People are super nice.

It has helped me catch up on bills. Helped me with my kids school. I appreciate the help.

Has assisted me in my bill payment punctuality, car repairs, and other things I needed done. I love by myself so when I need financial assistance I can turn here.

Pays bills in job change.

It helped. I needed money to get out of town for my dad's surgery. It's been a lot of help.

The short term has been very helpful considering I only get a check XXXX a month. Thank goodness for short terms.

It has helped so much. It has got me out of a bind several times.

It has help me by letting me get money for paying bills that I cannot pay on time.

Works for me because I am always broke and helps in times of need. Agents here are very helpful friendly and always willing to take my money.

It helped me when I needed money the most; it was conveniently located.

Helped me catch up on bills and take a small vacation.

It helped me out of a bind and there ladies are very helpful and sweet.

Had to repair Central A/C unit. Great help and service.

This payday loan have helped me with school cloths and paid bills when I am in need of help.

It helps me to pay my car note and house payments. It's been a great help for me.

I was in need of cash to help out until I got paid. I called around and no one would help because of my credit. A payday loan was the only one to help. It help till my next pay period.

Since I am working with limited income since my husband job closed. These loans help me keep afloat.

This loan helped me pay off a smaller loan so I can get the job and they help me out very well. I love this company and I will be back and refer more people.

My family experienced a hardship and was forced to move unexpectedly. The short term loan helped us get a weekly stay until our next pay period to move into our new apt.
This is not a story about me. It is a story, however, about numerous low-income ("working poor") people I know or have known. They have some financial emergency, often rent, and turn to the payday lenders ("check cashing" stores in California). Then they get trapped in an endless cycle of loans and repayments at interest rates that can only be described as extortionate. One loan shark I know (I am a XXXX) said they were unfairly competing with HIM.

Grossly unfair adhesion contracts with banks, insurance companies and HMOs are often accompanied mandatory arbitration provisions. These are touted as mechanisms to reform the civil justice system. In reality they are mechanisms to stack the deck against consumers or other low-income persons, who need to have plaintiffs attorneys working on financial arrangements, usually contingency fees, to restore some sort of balance between the economic power of the parties so that there is "equal justice under law".

Mandatory arbitration provisions in consumer, usually adhesion, contracts, are there to assist the party with the greatly predominant economic power. Allegations that these provisions make the civil justice system fairer are, to use polite language, simply wrong.

Time and again I have seen low income people with meritorious cases kept out of court because they cannot afford a lawyer. My understanding is that federally financed legal services organizations cannot represent civil plaintiffs. (The charter of county public defenders, in California at least, authorizes them to defend low-income people from "unmeritorious" civil cases but I have never actually seen this happen. At all events they are overworked on criminal cases already.

"Tort reform" is indeed needed but it is not the sort of tort reform envisioned by big business, insurance companies and banks. What is needed is more, not less, support for agencies providing legal services to low to moderate income people and strengthening of legal provisions authorizing contingency fees and class action lawsuits.
The loans help me when I am in need of a little extra. I have been doing business with advance America for the past XXXX years. XXXX and XXXX have always been very courteous. They have always been very helpful explaining the process and treat all customers with the utmost respect. I appreciate the company for being there for me.

This short term loan help has gotten me through very rough times when I had to pay my regular bills and my car continued to need repairs that I could not afford at that particular time. The staff at this XXXX location is always very helpful welcoming and attentive to my financial needs. I never feel ashamed or embarrassed at advance America to ask for financial assistance because the staff is welcoming non judge mental and very friendly. I love advance America they are the best.

I was in a bind and needed funds quick. It was the perfect solution at the time. Ms XXXX was very helpful.

It was very beneficial in my time of need.

Fast need money without hassle. Interest rate very high but customer service helpful and friendly. Payoff the same as bank or credit union.

I was in pretty bad shape but when I was able to make a loan with advance payday, thank you so much.

It helped me in my time of need. The need at the time was really desperate. My experience here was really great and I would come again if I ever had to.

The short term loan helped myself in so many ways as getting small bills paid. Also helps with getting certain deadlines met through the month. It works very well.

I was familiar with the death wish of payday loans, and well, I took one out anyways. Tempted by the colorful user friendly advertising I easily fell prey to the jaws of the loan shark. But ok lets get real here, I didnt stand a chance from the beginning and now sit here spiraling down way too quickly into a sadly common pitfall. Payday loan companies like Mobi-Loans can somehow offer settlements to clients then change the terms/conditions, therefore when compliance is attempted it no longer meets the terms agreed on. For instance a consumer could negotiate a settlement, which is a critical payment, for lets say XX/XX/XXXX. A week prior to the settlement the consumer receives a call saying the organization no longer accepts credit/debit cards, oh and it takes XXXX weeks to put banking information on file. Making it virtually impossible to make the agreed payment and incurring a wealth of fees for the struggling american. Its like they said XXXX it - if your not going to pay up, when you try to, we arent going to take it.

Whenever I need some help with getting some of my bills paid, or even helped me with my deposit for my apartment the cash advance has been ther to help me out. Now that I have a new baby in the house it sure has been a great help to me and my family.

If I run short in between paychecks I will use the cash advance to kind of help me get through them. Things are getting more expensive and wages are staying the same so sometimes I just need a little help and the cash advance provided that for me.

During the XXXX time I have limited income because Im a XXXX and the cash advance helps me with getting through the XXXX months financially by helping me stay on top of my bills.

There have been some times when Ive used the cash advance to help me pay the rest of my rent. With the way my other bills and paychecks line up it handy for me to be able to do the cash advance to get me back on schedule with my bills.

Every XXXX while I may have a bill that comes up in between when I get paid and the cash advance helps me keep my head above water until I get paid again. This helps me avoid paying any late fees which is more than what the cash advance would be.

Im in the XXXX and my paycheck tends to go up and down but soon it should be picking up. During this time the cash advance has helped me keep my bills paid on time without any interruption. Once things pick up I wont need it anymore.

Sometimes my cash flow runs low and then I will use the cash advance to help me get caught up on my bills like phone and electric. I would probably just have to go without or loose my phone if not for the cash advance.
I missed XXXX days at work because my wife had a XXXX and I wanted to be with her so I needed to get a cash advance to help me pay electric and my car insurance. This helped us out in a big way because they were getting ready to cancel my insurance which I have to have in order to drive and get to work.

The cash advance helps me when I have some extra bills that need to be paid and my paycheck cant cover it. I would probably get behind and possibly have things shut off if I was able to use the advance.

Ive been using the cash advance to help me re-model my home. It allows me to do it in stages and keep myself on a sort of a budget so Im not in hot water with my other bills.

Mostly Ive been using the cash advance for all my unexpected car repairs that have been coming up lately. My credit is not all that great so the cash advance has really been a big help to me to keep my car on the road.

Technically I use the cash advance to help me out in emergencies. I had an issue at work where I took a XXXX week vacation and for some reason my vacation pay didnt go through and I wasnt paid and this has helped me and my family get through until this mess is figured out. I have a XXXX son that requires medical attention promptly so its been a blessing that Amscot and the cash advance was there for us.

When I need help with my light, water and cable bill and being XXXX and dont get much every month and dont always have what it takes to pay my bills so the cash advance is a great way to help me out.

The cash advance has helped me out tremendously. Being a XXXX mother and my hours at work being cut there sometimes isnt enough money left over to take care of the things that need to be taken care of so the cash advance provides me with the cash I need when I need it.

Help me in between paydays to stay ahead on keep bills paid on time.

When I have bills that come up and I dont have the money in my checking account I will use the cash advance to help me pay them so they arent late until I get paid again. Usually it for my mortgage or electric payment. I dont want to ask my family for help and this is a much better way for me to handle things my way.

Excellent Customer Service and always been here to help me and my family at the drop of a hat.

Advance America has been there for me in times of need. The people that work there are the best and are always helpful.

The ability to have a payday loans has been a true life saver for me as a single person with kids its enable me get money quick for unexpected expenditures I dont have a second income to help with unexpected expensive and payday loans loans have enable to fix my car buy school clothes birthday and XX/XX/XXXX presents and much more. It makes my life much easier!!!

When bills come due and I dont have the cash I need to get them paid or if I want to help out my kids or grandchildren its been great for me to be able to use the cash advance to help my family out. Amscot has been great to me and helped me out when I was in the hospital and couldnt pay on time. They were able to wait for me to pay back which a bank would never do.

Sometimes my bills come in after I get paid or before I get paid and I use the cash advance to help me out until my next paycheck. I have used it to pay utility payments and my mortgage payment. I would probably have to sell some things or work another job if I want able to use this service.

If I get in a financial jam when things like house and car repairs I will use the cash advance to help me get them taken care of. Especially when its a car repair, I need it fixed quickly so I dont miss any work. I dont always need it but it works perfect for me.

My job has cut back on our hours and my pay has drastically change and hopefully it will get better soon so I use the cash advance wisely in order to help me get my bills paid on time and avoid any type of late fees. Im hoping to budget a little better but working XXXX jobs makes it kind of rough.

Ive used the cash advance to help me pay my rent, electric and water bill when I runs short on cash or if my check isnt what I thought it was going to be. I have also used it to send money to my country to help out my family.
With getting paid XXXX week and it always seems like there is a bill that pops up in between when I get paid and I will use the cash advance to get it paid on time until my next check comes in. Im the only XXXX with income in my house and with a new baby this has really helped me and my family.

The cash helps me out when Im in a jam with unexpected things that come up and I just dont have the cash to get them taken care of its nice to have this to help me out when I need it. If it werent for the cash advance I would have to borrow from my family which always seams to put a strain on the relationship.

The cash advance helps me out with everyday things like bills and just anything and everything that comes up. I ve used it across the board from oil changes to groceries. Its a fast and easy way to get help. I get a pension and work XXXX jobs and sometimes I still need some help so Amscot has helped me out when I needed it.

I use the cash advance to help me with paying my XXXX. With it being so large I sometimes have difficulty making ends meet and the cash advance has been there for me to keep my bills paid on time. I would probably have to go through my company more if not for this being available to me.

I had gotten it a bit of a hole with some of my bills and the cash advance was there for me and pulled me back to where I needed to be financially. Its really nice to know its there when these types of emergency types of situations come up.

In the past I ve used the cash advance to help me with such bills as my power bill, phone bill and car insurance. It just depends on what bill I need help with. I don’t know what Id do without having the cash advance to help me out when I need it.

For me every now and then I need some cash help with bills like electric and water bill. The cash advance helps me with these when a little help is needed. Have also used it to help me when I was out sick which made my check short. Its a great backup plan when I need help to get by every now and then.

I get paid every XXXX weeks and I usually use the cash advance to help me supplement my income when day to day things come up that I may need some help with. I will also use it at times for auto repairs to keep my car running.

Sometimes I need help with paying my rent when my check isn’t what I thought it was going to be and so I get a cash advance to help me out and get it paid on time. I also will use it at times to help out other family members.

My bills sometime run higher than expected like my insurance and medications the cash advance has helped me with them until my next check comes in. I always use it responsibly and dont always need it but sure helps me when I need it. I only get paid XXXX a month so my budget is very strict.

Well it help me when I don’t have enough money to make it on ,so please dont take that away from me because it help a lot and on top of that I have XXXX kids that I have to take care off so to get to my next pay check advance America help out a lot thanks

I use the cash advance to help me out when I fall behind on a bill like my light and cable bill. There have been times when I’ve used it to put food in my house. I cant really borrow from my friends or family because they are kind of in the same situation that Im in.

They have worked well for me with it being easy to pay back the staff is very friendly and helpful providing information

Im a XXXX and I have expenses that dont get reimbursed to me until much later so when we have things that come up like house repairs and things like that the cash advance has always been there for us to keep things going at a steady pace.

With being on a fixed income, occasionally I use the cash advance to pay my light bill and putting gas in my car when little things come up during the month where I have to use some of my budgeted money to take care of them. There have also been a few times where I’ve used it to help out my granddaughter get by.

The cash advance helps me not to delinquent on my bills when I am low on cash for a particular bill that may need to be paid and mess up my credit. I’ve borrowed from friends before and that was very stressful and Id prefer not do do that and use this instead. Its affordable and fast.
If I need some help paying my bills on time like utilities or things like that the cash advance has been a great way for me to get them paid on time. This really helps me to keep things turned on and avoid any late fees. I'm in a XXXX and it easy and close for me to do my XXXX stop way of getting cash when I need it.

The cash advance has been a fantastic way for me to help me when emergencies come up when I need some quick cash. I had a really bad experience that I'm still going through where I got one of those online cash loans and they are charging me over $XXXX to pay back a $XXXX loan which is like robbing me. At least at Amscot the interest that I pay back is more than fare and they work with me if I run a little late paying back.

Cash advance helps me out when my bills fall in between my paychecks. Cash advantage helps me pay for my groceries for myself and my child. At this point without cash advance I wouldn't know what else to do.

When I fall behind on a bill such as an electric bill, the cash advance has helped me get it paid on time and avoid my power being shut off. I've also used it to help me with my phone bill and car payment. If it weren't for this Id have to let bills go and risk getting late fees.

I use the cash advance for groceries and really anything I may need throughout the month when things come up. I prefer to use this type of service instead of borrowing from any family or friends. Its my way of taking care of things myself.

Cash advance helps me out when my bills fall in between my paychecks. Cash advantage helps me pay for my groceries for myself and my child. At this point without cash advance I wouldn't know what else to do.

I needed this loan to help me redo my bathroom so I can get in the tub without falling and hurting myself. Thank you so much.

I use the cash advance for groceries and really anything I may need throughout the month when things come up. I prefer to use this type of service instead of borrowing from any family or friends. Its my way of taking care of things myself.

I normally use the cash advance to help me out. When I'm a little short when my bills are due like mainly my mortgage payment or my light bill. I work for myself and its harder to get loans because my income goes up and down. The cash advance helps me level out my income when I need it.

Catch up on bills and we are doing better because of the loan. The experience of this has been great!

It has helped in situations when unexpected bills come and I need help quickly. Its a very helpful system, without it I dont know where I would be with my bills.

I was able to walk in and get the money I needed without having to deal with the hassle of a bank.

Because of my credit not being as it would like for it to be I resorted to payday loans. This particular payday loan is not as high with interest as others so it was affordable for me to take the loan out. The payday loans has helped me with minor and significant emergencies.

The short term loan works for me because it gives me additional time to pay off loan.

At the time I got my loan I really, really needed the money. It helped me at the time - it is good for people that need it for an emergency.

I needed this loan to help me redo my bathroom so I can get in the tub without falling and hurting myself. Thank you so much.

It helps with problems that pop up before pay day, its a quick fix.

Wonderful customer service, great experience. I came in to borrow money to get my car out of the repair shop. This loan helped so much.

This loan helped me send my kids on a school trip and gave me extra money to buy myself some work boots.

It helped me with small bills and my car tune up, and keeps me with gas until next XXXX check comes.

Its better and faster than waiting on your bank.

On my way home while driving through the construction zone right off XXXX I got a flat tires. My car had to be towed to a local shop for repairs. I didn't have enough money to cover all the repair costs plus towing costs. I came to get a small loan so I had transportation. Thanks.
Being a single mom with no alternative aid but being employed, payday loans had save me from going without food ,when I dont qualify for XXXX or XXXX .I always Tried and get denied for it immediately no mater how realistic your need is,payday loans have help me keep my electricity on ,it save me from being homeless with my XXXX kids ,get me cool for emergency medical payments ,hassle free .I am going through my stream it creates a viable environment and my situation matter ,payday loans help people like me give us a chance because the big banks think because I have messed up ,there is no help given ,payday loans is the best I am surviving today on payday loans that offer good repayment options

I came home one night and my roommate had moved out.  Rent was still due next month and I didnt have new roommate. CheckSmart helped me kep a roof over my head and not ruin my credit with an eviction.

It helps me tremendously. Please dont delete it. This provides and allows me to have money available for emergency situations, such as dental procedures car repairs and everything else that could happen.

Payday loans helps me because money I need right at that time. So if I dont have it I can can get it.  I always turn to payday loans when I short funds. They also have great service.

Ive been short on my paydays covering medical bills and unexpected expenses. Because I had to pay out a large amount to cover a vet bill for my cat all at once. Trying to get caught up. This helped me out a ton.

Payday loans have helped me tremendously in unexpected emergency where I needed quick cash. Advances is needed until payday loans. Theyve been lifesavers many many times.

Whenever Im in need to pay my bills, buy, food, gas, or anything really. Payday loans help me get by. Helped me get over until my next check.

I had an unexpected medical issue and got behind on a lot of my bills. My monthly bills are very important for me to pay. Payday loans have helped me provide the way to pay my obligations.

When unexpected things come up its nice to know you have a fall back are willing to work with you. The payday loan is perfect. They have the money I need when I need it.

This payday loan is helping me pay my rent and bills. It is veery important that customers have the chance opportunity to get a loan when needed.

There are times when I needed money in emergencies occur where I need advances payday loans. I dont have family that is able to give me money in times of need so the payday loans fills my needs.

Payday loans help me in times of needing cash to take care if expenses that pop up before you get pay checks. Also, if you need money and needed it and dont have cash on hand but I love the fact that they have the cash when I need it.

They have saved me many times on more than one occasion. Ive had a few rough patches in life that my full time pay check just could not cover. I dont have credit cards so I got a loan to take care of my brakes. I find loans help me. Its an easy process and low prices for a short time. Please feel free to contact me.

Yes, a payday loan has helped me when I needed to pay a certain bill. which I didnt have the money they helped me when I needed it.

The payday loans have helped me tremendously over the last few months while Ive been changes roles within my company, had family member getting married, and moving into a new apartment. The combination of events has stretched my budget pretty thin and having rent due as well. This has really been a lifesaver to not risk getting evicted and having negatively affect me for several years.

Being able to get cash when you need it and dont have it at that second is great. The reason I like payday loans is the staff is great and always nice.

Knowing a payday loan has flexible due date is nice too.

Helped me in many binds, especially when I needed to rush into an apartment when my sister needed help. Its also helped me avoid many overdraft fees.

Being able to get payday loans has helped me be able to get my kids ready for back to school. Also we had some emergency car repairs it was nice to know I could come and get a loan. To be able to have a car to drive to work. I love knowing they are there for me. Thanks
While waiting for my payday one those tight pay periods, Id rather pay interest on a payday loan than pay the outrageous overdraft fees.

Someone cash XXXX of my checks XXXX times in Bank of America I was in the phone with them the XXXX time XXXX minutes -XXXX time XXXX minutes XXXX time XXXX minutes Y couldnt resolve anything. Someone cash XXXX of checks that I wrote last year and they cash again at the Bank one in XX/XX/2014 and XXXX more in XX/XX/2014 I Dont work at the Bank and I dont write many checks so is easy to see, in my account I can see clearly that this person cash the checks XXXX times.this person made a deposit by phone and deposit again in person at the Bank. Because they promised me in the phone the XXXX time they will fix it they fix XXXX check, I called again what happen with the XXXX others and they fix XXXX more I miss still XXXXmore check to be fix so I went to the Bank, the Bank officer was more than an hour trying to explain and in XXXX times he had to hang the phone call again giving all his employe information and they leave him at the phone for so long, I told him I just leaving, he apologized with me and ask me for my phone to call me back, he did but told me hey going to put my money back in few days. That is not my fault the Bank has to respond immediately for their mistake the person that cash those check has Bank of america too. why I have to lose so many hours and gas to my car for to fix a mistake they made.

Payday loans help us out when we need monty in between paydays. The staff are wonderful and very helpful. Please allow them to keep up the good work!

The loans have helped me with bills due to struggles with money. The loans have been great to help me pay my rent on time and get by.

When I have had an unexpected expense I have been able to go to a lender in my state and borrow what I need without worrying about finances.

The company I use is very nice and always polite. I use a check cashing store to cash my checks and I always get the correct amount of money back, they have monthly contests to win prizes and the staff is very courteous.

The short term loans help those who might come across an unexpected event or situation.

A payday loan helped me when bills piled up and I could not make ends meet. It gave me that little bit of help that I could not get elsewhere. Finance charges are a little high but I try to pay the loan off as soon as possible and therefor I dont pay the high rates. I had recently suffered an injury at work and this hurt me both physically and financially.

The loans have helped me with emergencies such as fixing my car or paying for medical bills.

These products help out when Im running short for the month. I only get paid XXXX a month and that makes it difficult at times when unexpected expenses come up.

The service has saved my tail over and over. I am a single dad with inconsistent support who is a year out of bankruptcy and XXXX years unrecovered from a layoff. I get by using these loans.

Im a single mom for XXXX children. When emergencies arise or car issues this is a great alternative since my bank cannot offer this.

I used a loan for my business. Its helped me grow my business and allowing me to pay me bills and employees while I wait for invoices to get paid. Fast access to funds.

Some help with rent and car problems. Also used a payday loan to help family out of the country. Cheaper than my bank fees. Great service.

I had so many medical bill due that I couldnt keep up. I needed money for gas and bills so I could get to work. I came in they were so friendly fast and they were able to get me the money I needed for my next payday.

They had helped me with the loan and great service. Friendly people who help me with my loan needs when I low on cash. I work very hard for my money and this is why I choose this loan.

Unfortunately when the economy changes-theyre are less and less option in the form of loans. With a company restructuring and lower wages, it helps to have a short term loan available while finances stabilize.
Every XX/XX/XXXX I take out a payday loan to get my kid XX/XX/XXXXX presents! My boyfriend was in an accident and when things get behind check loans help me get through. I have gotten check loans for the last XXXX years. I swear by them!

I need cash throughout the month before my paycheck comes. Using payday loans has helped me for prescriptions and personal needs.

Payday loans have helped me keep my bills current. The service is friendly, pleasant, and helpful.

I needed a payday loan to pay for an emergency XXXX. It's a great option to help with numerous other emergencies. I get paid XXXX a month so I'm in need between paydays.

Recently my FSA card stopped working. I was in need of extra money immediately due to an upcoming XXXX. Borrowing a payday loan got me through until my card was working again.

When I'm waiting for money to come in, it's nice to get the help I need borrowing a payday loan. The loans are hassle free! I would definitely recommend to friends and family.

I'm glad I have the option to borrow a payday loan. I have helped me when an emergency comes up and I don't have the access to funds until my payday. I have referred my friends to payday loans too!

Using payday loans has helped me on so many different occasions. I have a lot of bills to pay and recently switched jobs. I turned to a payday to help in between jobs. I was able to borrow the money without having to worry about uninterrupted service or costly late fees.

I get paid XXXX a month, borrowing a payday loan helps me to have a little more before I get my check at the end of the month.

I have poor credit and payday loans are a best option, and only option to get necessary quick cash for car repairs and other emergencies.

I'm paid by commission and bonus income. Payday loans allow me to take advantage of opportunities and pay my bills on my timeframe. And bridge the gap when I'm waiting on a bonus or commission check.

I've used payday loans once in a while. The payday loans provide a helpful service, all the fees are clearly explained, with all information I need to know. I have never had a problem borrowing and banks won't give me a loan.

I've used short term loans to pay small things in between paychecks such as gas for the car, groceries, and other small needs or emergencies. The low rates and small loans help to pay them back. I appreciate the service and hope to continue to have this option available for the future.

Help me with emergencies payday loans are a life saver.

Sometimes the payroll department at work make inputting errors which result in missed paycheck, short term loans help.

My short term loan help me make it in my emergencies situation. It helped me make it to my next pay day when I was short on cash and needed money for gas and other essentials.

The short term loan has helped me when I had a family emergency and was in need of extra cash to take a trip to my hometown to help my family deal with a loss.

It has help me with security between pay checks and other emergencies that have occurred due to everyday living.

I like having the loan option available when I need it.

I used the loan to pay an unexpected bill.

Short term loan are very convenience for most working people lives has a lot of unplanned events and these loans make it possible the staff is great and very helpful.

I came in at the time due to hardship and it is available.

Helps balance my bills because I got a little behind due to my uncles funeral.

This loan is helping me a lot. I like it because it is easy and convenient.
I used a loan to pay for emergency car repairs and student fees.

Sometimes unexpected things come up and as a single person it is a real relief to have this option to turn to!

Payday loans have helped me a lot because I only get paid XXXX a month. I run low on funds between paychecks and the service has come in handy.

The LAN helped me in an emergency with my utilities

I needed a loan to pay some bills that were behind and I wanted to catch them up

I was able to pay rent and day care after the a/c was fixed on my car

I have been able to come in and get what I need to get me out of a few jams

When in need as an option to get cash for an emergency

A payday loan has helped me when a financial emergency has come up and helped me stay on track until I could get back on my feet

The loans have helped me get thru every day life

The loan helped off some unexpected bills

I was able to get car repairs done without losing time off work. I was able to purchase a new car with a bigger downpayment. I was able to continue classes while waiting for student loans to come in

Short term loans really help out when an emergency comes up. The interest is low enough so that it is easy to pay back. If you need extra time to pay it off they will extend you without any hassle.

Provided funds during periods of emergencies

I was late on my truck payment. The loan really helped me out

The loan helps us in times of immediate cash need

The loans help me when we have unexpected expenses in our household.

The loan has helped me with my finances

With the title loan we have been able to go on vacation, buy XXXX for the grand kids and even pay some bills at times

The loan really helped me when my car broke down. It helped me rent a car so I could get to work

My car broke down and I only have fair credit because I'm rebuilding and cant get a reasonable loan. The fees are fair and low and no credit check needed was amazing. CheckSmart helped me keep my job

I am a customer at XXXX. Check Smart. I recently had a death in the family and was unable to pick up my check on the first. I called XXXX, store manager, she was able to help me and hold the check.

A short term loan has helped me pay bills that were unexpected between paydays

Thanks to my payday company I was able to get my daughter down so she could start college on-time, if it weren't for them I don't know what we would have done. They've not only helped me with her getting to college but they've been there for me during some very hard times.

The loan helps with needs like gas and groceries

The staff at the payday loan company that I use are very helpful, I return from time to time when I need them to get me through to my next payday. They truly care about their customers and even help with a plan to pay the loan off in a shorter time. There is not an alternative for many people such as myself and I am very happy they are here to help

The loan helped me pay bills on time avoiding fees and penalties
The loan helps me because banks and credit unions are very strict. I am a single parent and always have unexpected things come up.

When my air conditioner broke down in the middle of the summer a short term loan was there for me. Within minutes I was able to secure the money I needed to fix the problem.

I have an illness that causes me to miss work sometimes. I need the loan to cover the the time missed as I do not have sick time to cover.

The cash advance has helped me stay ahead of my bills...so I don't have any late fees with credit card payments...I do not have any problem paying it back...I use it like getting a cash advance on my paycheck.

I have had to use a payday loan service many times over the years for various reasons. I will say that they are very open in disclosing how the loan works and what the fees are. My bank and credit card companies don't even disclose that as well as the payday company that I use, its not in small fine print like my bank disclosures are. I have and will continue to refer people to this service.

I use the cash advance when I run short on my rent. I've had issues with my landlord so I don't want anything bad to happen so this has allowed me to keep this taken care of in a timely manner on not be late.

Cash advances have helped me catch up on payments that are close to deadlines. Cash advances at times have also help me get back into track with stabilizing my economic situations.

Especially in the summer when work is really slow I use the cash advance to help me pay bills. When summer is over and I'm back to work full time I don't need it. Has been a great help to me during those months.

When I get in a jam I use the cash advance to help me out. Usually I use it for things for my kid because he is in a lot of sporting activities. I had a week a while ago when my tire blew out and my alternator went bad and the cash and the cash advance was there for me.

When my husband got sick and was out of work we used the cash advance to help us pay the mortgage until he got back to work. We didn't want to get locked up in a long term loan that we probably couldn't afford so the cash advance really helped us get through that tough time.

I'm on a fixed income and after all my bills are paid there isn't much left and I want to be able to help my kids out and the cash advance allows me to be able to do that even though my income is low. Because I'm on XXXX I can't get a loan and can't work so this is my way of getting things done.

I get a cash advance every XXXX weeks it helps me fill in the gap that my regular employment check does not cover with the cash advance I am able to pay my car payment and the other missing half of my mortgage.

Many times I require assistance in paying a bill on time or money for groceries. When this need arises I often look to receiving a cash advance to help me out. Getting paid every XXXX weeks can be a hassle for paying bills in a timely manner during this tough economy. Cash advances have helped me in my situations numerous times and I look forward to continue to use them in the future.

I use the cash advance services for bills that would otherwise be late which would insure a higher late fee than what I would be charged at Amscot. Bills that I use it for would be my phone bill, electric bill and car payment. If I didn't have this option for a cash advance I would have to look for a XXXX job.

The cash advance helps me make my paycheck to go farther when I have unexpected expenses that are due such as medical or just lack of overtime at work. I'd probably have to get a XXXX job if not for the cash advance and would be away from home a lot more than I am now.

Short term loans help me in between paydays for gas etc. and pay some bills its a good deal for me.

They have help me by been available to me to pay bills, get school clothes for my kids school supplies and been able to do what I need for my family we need to keep them especially for us single parents with no help from the other parent.
I use the cash advance to help with my bills pretty much for electric or car payments. My alternative would be to borrow from family which is much more of a headache than doing it this way.

My wife has not been able to find stable work, I use a payday loan service at times and it is a blessing. I am able to go there and save dignity when I run short.

There are times when I need some help catching up on my bills such as groceries and some of the smaller necessities in the house or just any unexpected things that come up throughout the month, I use the cash advance to help me avoid falling behind on all of these things.

I have had a great experience with the cash advance company that I use. They treat me like family and help me through all sorts of life events when I couldn’t go anywhere else. I hope they will continue to be here because you know what your getting up-front, they dont hide anything or hit you with extra fees. I am very grateful that they are here.

A XXXX check makes it difficult sometimes and when I need help paying my bills that fall in the off week, the cash advance allows me to do so without bill payment interruption. We have also used it to help out with mortgage payments at times.

I get paid every other week and the cash allows me to space my checks out better so that I'm able to manage my money a little better. It could be for car repairs or even rent. Helps me avoid late fee. Plus it helps me with the unexpected things that come up when you have kids.

My wife is the only one working right now and our income has been cut in half and for right now the cash advance is helping us keep current with all of our bills like our rent, light bill and gas bill. We’ve also been using it to buy formula for our new baby.

I use a local payday loan company when I run short on my check, its the only alternative that I have and I am thankful for them. I dont have to go through the embarrassment of a turn down as I have from a bank. Im not looked down upon and they have always answered any question that I have.

I think the cash advance is great. It really helps me if I am in a bind financially. I use the loans for bills I need paid before my check from my job arrives. It has helped me out on quite a few occasions. I am very grateful for the cash advance that Amscot lends me. Without it I wouldn’t of been able to pay a few bills. Please don’t take this away, it is greatly appreciated.

When I have emergencies that come up like with the house, example when I needed my roof repaired or had some plumbing issues the cash advance helped me get these things fixed quickly. I would have had to wait if not for this type of service.

The cash advance helps me pay my rent, car payments and insurance because for right now my hours at work have been cut from XXXXhrs to XXXXhrs so until my hours go back up its been great for me able to get a quick fix to my financial needs.

The cash advance helps me with paying my bills, school books, and to pay my monthly school payments. It benefits me, because in a young age. It helps me get where Im going to go in the future.

The cash advance provides assistance if I am late on a power bill or other bills and allows me to get back on track. Rather than having my power shut off I can get a cash advance and catch up.

There sometimes is a gap between when I get paid and those little things that come up like people coming into town, car repairs and lifes everyday unexpected things that come up where the cash advance has helped me take care of these things quickly.

I use the cash advance for different types of things like helping with my utilities, gas for my car and even for paying my cell phone bill. I would probably have to sell some of my things if I wasn’t able to take advantage of the cash advance. There have been times in the past has helped me put food on the table. I think the fees are very reasonable and Amscot always works with me if I need a few extra days to pay back.

The cash advance has helped me pay my rent, electric and car payments on time when I’ve run short on cash. It would be very difficult if I didn’t have this to help me when I needed it. Its fast and easy!
I received a voice mail yesterday stating this was INSPECTOR XXXX calling regarding a complaint being filed for Check Fraud regarding XXXX (who is my son) and doesn't even live here. He said that he needed to immediately call the number they left (XXXX) within XXXX hours or he would be served at his place of business or home to appear in court. He said it was regarding a pay day loan from XX/XX/2008. It was a very snippy voice mail and ended with saying XXXX you have been served. I suffer from XXXX so needless to say I fell apart. I called XXXX and he called them back. Well here goes the good part. He was then told that his loan was for $XXXX and that if he paid it yesterday - they would give him a XXXX% discount. They also told him it was pre-docket number #XXXX. Of course he doesn’t have the money so he called me back. They also stressed how it had to be Credit Card, Debit Card or Pre-paid card. I immediately knew something was up. In the meantime my husband and my oldest sons received the same voice mail I did. Our oldest son said "Mom it is a scam. It would never be handled this way at all and that it needed to be ignored." So for the heck of it - I called the number and got a person who said his name was XXXX. The number answered HELLO. First mistake on their part. When I asked where I had reached - the person then said CHECK FRAUD DEPARTMENT OF CHECK SERVICES. Big difference from HELLO. He then began to tell me how he had talked to my son and that arrangements could be made to pay it in full yesterday XX/XX/XXXX OR split into several payments. I then told him my son didn’t have the money and that they were NOT going to get a credit card number, debit card or prepaid card. I would be more then willing to get them a cashiers check and hand it to them personally at an office but no other way. He then said they had no physical address and that wouldn’t do and that they would just put my son as non-compliant and turn the info in.

I told him not to do that and that I would make sure my son called him back. Of course I didn’t have my son call him. I immediately called the Sheriffs Department here in XXXX County (Dispatcher XXXX) and he said "ITS A SCAM." Do nothing but we want you to report it to the Scam Department (which I found out later was the Attorney Generals Office. I called them and they too said it is a scam to report it to YOU. The thing that worries us is they did have my sons SS number and his date of birth but both the Sheriffs office and the XXXX office said these guys are smart and know how to get things. They sent me to this website to report it. Also - when they called my husband - they called him on his work cell phone which NO XXXX outside of the family even has the number.

Again - after I talked to this XXXX (with the scam company) - I called my son and told him to not contact them back whatsoever and he didn’t and also told him to not answer any blocked calls. He did receive several more calls yesterday but they didn’t even leave a message. Then he told me (my son) that his XXXX call that he had gotten with the toll free number to call back - came across on his cell with a phone number of XXXX. My husbands, mine and my oldest sons came across unknown name, unknown caller or private name , private caller. When my son called that number - it answered XXXX County Jail and when my sons asked for an Inspector XXXX - the girl told him there was no such person at that number. We all figured out the Scam artists forgot to block the number when they first called our son and then all call were blocked.

Believe me - they scared me badly and my poor son had to pull off the road his hands were shaking so much. :) But he is a good kid but also gullible and without us all checking it out further - he MIGHT have done what they said.

Helped me during difficult times. Helped my son when he was layed off
Short term loans help me when I am in a bind. Due to my credit I can not secure regular loans
When I was not able to go to my family for money, the payday loan company helped me out today my bills. When I was not able to put food on the table they helped me out
I needed some money for bills quickly
My credit is not perfect and loan companies can approve me with put hassle. Other traditional loan sources did not Pprove me and ask for too much documentation.
We were a happy and successful couple with great credit. My husband got sick and lost his job. We went to a payday company to help make ends meet. I am a XXXX at a XXXX and have to turn good people away due to credit. The same thing happened to me so I know the risk but I still chose to come to a payday company because they help me when I need it.

I use the cash advance to help be for gas as I am from the XXXX Florida so the cash advance helps me with the gas to go back and forth from there to here. I also use it for helping me with bills and over convenient way for me to take care of them fast.

Excellent!!! Helped me pay a light bill that was due today or it would get cut off.

I normally use the cash advance to go and see my daughter in Indiana. I do this XXXXtimes a year and this service helps me pay for these visits. I would have had to put these trips on my credit card which I didnt want to do.

I typically use the cash advance to help me with my medical situations and my prescriptions. There have been a few times where I've used it to help me pay a utility bill. I dont have any idea what I would do without this, lets just say Id be in trouble.

There are times when I need help with some of my bills like insurance and utility bills and the cash advance helps me not get things turned off. I think its very helpful and if used in the right way is a great way to get financial things taken care of. It would be quite a struggle without it.

I first used a payday company when my bank had charged me almost $XXXX in NSF and continued overdraft fees within a XXXX week period. The place I used got me money for gas and food to get me until payday. This loan was easier to pay off than the bank charges were. The bank took their fees out of my direct deposit immediately, whereas the loan company let me make small payments and extra towards the principal when I could. I refer anyone that I know who needs help to my loan company.

Most of the time I use the cash advance to help me with some sort of bill like my electric, cable or even for my insurance. There have been times when I've also used it to purchase food when Im short. I dont use it all the time but its nice and fast when I need it.

I feel that the cash advanced system is a great system to have to this day and age and of uncertainty, especially with the numerous individuals like myself who live paycheck to paycheck. Many people are unable to put much back into savings or have a rainy-day fund for emergencies, yet as life would have it, emergencies do come up. A trip to the emergency room, a flat tire, the last minute trip to see a dying relative…no one can plan for such events in our day to day life. And with credit cards become more and more of a mess than they are actually worth, having some who is willing to lend you a couple hundred dollars can elevate a lot of that stress in an already stressful situation.
I am overwhelmed with relief that the Hydra Fund Scam has finally been uncovered. I became XXXX their victims XX/XX/XXXX, and I am still harassed weekly -- receive as many as XXXX calls in a day -- by the never-ending parade of "debt collectors" down line from the originators. They've called the CEO of the company I work for, and their calls have frightened at least XXXX aging family members in neighboring towns. Every time I think the calls have ceased altogether, a different entity starts calling on the same bogus debt, and the threats of felony check fraud charges against me start anew.

My bank suggested that I close the account the account after the Hydra Fund made their initial $XXXX auto-debit for "payment" on a loan I never requested. By that point I had already discovered pages and pages of online consumer complaints about this operation. My financial institution felt that leaving the account intact posed a risk to me and to the bank.

In the past year, I've made XXXX or more complaints to the CFPB on these phony-debt collection calls. While most of the companies could not be identified and the complaint seemed to disappear into the abyss, I trusted that I was placing the information in the most capable hands for resolution. These elaborate schemes take time to investigate and unravel. Meanwhile, I kept reporting to the CFPB, and often the FTC, each new player who entered the game.

Ironically, there is a silver lining around this XXXX-year, telephonic assault by Terroristic Collection Tactics. The battle has inspired me to go to law school. In XX/XX/XXXX, I begin a course to prepare for taking the LSAT in XX/XX/XXXX.

I'm so grateful to the CFPB and FTC for your work on behalf of American consumers. And I'm glad I continued to submit formal complaints about the fraudulent calls I continue to receive. You did not let me down -- thank you, thank you, thank you.

The cash advance has helped me when my bills seem to come in before both mine and my wife's checks come in. Mainly it's for rent and utilities. It also helps having some extra cash once all the bills are paid and that's important when you've got XXXX kids and you never know what's going to come up.

We usually use the cash advance when we run short of money being on a limited income. It helps us with food, gas and anything else that might come up during the month. Without this it would really put me and my family in a bind. Not really sure what we would do without it.

I'm on XXXX comp and my paycheck right now is much less than what I'm used to getting so the cash advance is helping supplement my income. My family and I have also used it for quick cash for little trips me and my family will take. There are also times where I have used it to purchase some XX/XX/XXXX presents. Its better than using my credit card.
I needed an advance on my paycheck in XX/XX/2012 to be able to have money for gas to get to a job interview for a different, additional full-time position, to complement my then-current part-time job. I visited a website at splashcashadvance.com, and was issued a payday loan, with a renewal rate that would renew the loan for a fee, if I was unable to pay the loan back on the due date. I had the funds on the due date to pay and close the loan without it ever needing to be renewed, but it slipped my mind. Incidentally, the rate at which I renewed, put additional strain on my finances and thus I needed to renew the loan XXXX or XXXX more times. I realized it was my own fault for not meeting the due date, but I managed to close the loan with relatively little harm to my finances. When I spoke to the representative the day I closed the loan, I attested to him that I had fully intended to pay the loan and never renew, and how getting caught in the cycle of then having to renew multiples time was a stinger, but really was not that bad. I thanked him though, because either way the loan was actually helpful to me at the time I needed it to be, and if I had not forgotten and paid on the due date, it would have been tremendously helpful to me. He told me he was glad that I understood that, and that it is unfortunate how they have to bill some people who get trapped in a renewal cycle they cannot break out of, but they are a business and the consumer signed an agreement, so they must collect what the are owed, since it is their right. He told me, “It was a pleasure doing business with you, and I am sorry about what happened, but if you ever need another loan, even for a higher limit, and you know you can manage it, just call us back and we will approve you no problem, since we will keep you in our system.” I found that this payday loan was a highly-useful product, and that it was only my own fault that I did not make it work for me. However, such companies can get a bad reputation when complaints are filed against them, by people who do not understand or perceive the role of their own negligence in creating large amounts of debt for themselves, which they then are unable to pay, and maybe even file for bankruptcy. I would like it if CFPB could include more advice to consumers about how to avoid placing themselves in that situation on its payday loan web page at XXXX. I am glad though, that your informational page does indeed seem to indicate that payday loans are for the most part a useful, small dollar credit product.

I use the cash advance to help me catch on my electric bill because it hits right before my XXXX check comes in. This allows me to keep my electric paid on time until I get paid again. I also use this for XX/XX/YYYY and birthday gifts when that comes around.

I use the cash advance to help me pay my bills like rent, utilities. Im a XXXX and my income goes up and down and its nice to have this to fall back on during the slow season. I am the only provider in my house so this cash advance program works me.

My school loan payment came out sooner than expected and also we are also moving with a new child from an apartment to a house so with all these things coming up the cash advance is helping me and my family get through all of this that is happening at the same time.

The cash advance helps me extend my income so that I can use it for car repairs and even helping my grandmother out when she needs help. Has also been nice to have when Ive used it purchasing birthday gifts for my son. This service gives me peace of mind and its quick and fair.

Id be in rough shape without the cash advance. It helps me with normal household bills that come up and also helps me with things that my daughter might need for school and some medical issues. Id end up having to work doubles at work and never seem my kid if I didnt have the cash advance.

I use the cash advance to help me with my electric and water bills mainly. Its also allowed me to have some extra cash in my pocket for odds and end things that come up throughout the month. This really helps me out a lot and I dont know what Id do without it.

I normally use the cash advance for emergencies such as when my bills come in all at the same time or when Im starting some small businesses this is much easier and quicker that trying to get a small loan from the bank.

Im on XXXX and Im taking care of my daughter and her child so money is very tight and the cash advance has helps us all when something comes up that may throw our budget off a bit. Without the cash advance we would all probably be out on the street.
When I need help with bills like utilities, groceries and rent I like to be able to use the cash advance to get me through until my next check comes. Its also a great way for me to avoid $XXXX overdraft fees that have happens to me before.

The cash advance has always been there for me when Ive had some cash emergencies where Ive needed fast cash. Things like car repairs are my family need some extra money are taken care of quickly and easily at a fair fee. Its a great way for me to avoid overdraft fees.

When Im juggling bills and things pop up and being on commission type pay the cash advance has helped me even my income out in order to keep my bills and other things paid on time. I dont use it all the time but its good to have as a backup plan.

Basically Im in XXXX and sometimes because of the weather my pay is not what its usually at so I use the cash advance to help me supplement when my checks run short. It helps me put gas in my car and take care of the little things that need to be taken care of.

I have met great, respectable, understanding people at the payday loan place that I use. When other options dont exist for people like me, a short term loan is available, quick and reliable.

My wifes car broke down before we had a long road trip scheduled. We had to get the vehicle fixed before the trip so we used a payday loan to do so.

The loan has gotten me thru tough times

The loan has helped with my car that I had to get in order to get back and forth to work. Mostly today I will buy my grandparents much needed groceries

The short term loan helped me with auto repair bills

I use a payday loan company for emergencies or to make ends meet. I quit using credit cards because they charge you if you are XXXX day late, then they charge you more if that late fee has thrown you over the limit. The payday place I use doesnt charge me if I am a few days late. It has saved me from late fees and returned check fees in the past. It has helped get me back on track.

My wife was unable to work anymore due to an illness, we tried to consolidate our bills but since I am the only income source now, my debt to income ratio is high and nobody is willing to help us. I did use a payday service that I heard of from a friend. Yes, it was more expensive than a traditional loan, but they did help us. When I was not able to make my payment they worked with me and gave me smaller payments without continuing to charge me fees or interest. Id like to see a credit card or bank do that! Thank them for being here!

Helped me pay bills when I was low on Cash.

We are thankful that we can get a loan from a payday company when we need it, they are willing to take the risk on us and for that we understand that we pay a higher interest. With the economy, it is tough to make ends meet with kids, gas, bill, etc. they are there for us and treat us like we are valued.

Short term loans are better for us that dont have credit for other loans. So when bills or emergencies come up, a short term loan is our solution for what we need. We are aware of the fees and are ok with paying them because they are there for us

When hard times come and youre not able to get money elsewhere, at least there are great friendly people that are willing to take a chance on me and I am able to take care of my family and bill my bills.

Keeps me from getting so far in debt helps me keep my bills caught up, the best money borrowing out there is paid day loans

I use payday loans to help me when I have an emergency.

I went to a payday loan store and received excellent customer service. I recently had a major surgery and the loan helped me with added expenses.

Short term loans work for me because I am able to get the money I need almost immediately.
I was in need of additional cash for an emergency. The short term loan helped.

There are times I need the cash now. A fast and quick loan was what I needed.

The loan came just in time. I needed extra cash for vacation and I was able to obtain a loan for the short term.

It's helped me take care of last minute emergency.

The loan has helped me with my bills and finances.

Using a payday loan has been a great experience. The people and service are very helpful.

My income only comes XXXX a month on different days. Payday loans help be bridge the gap in between paydays.

I use payday loans when I need money and they are always there to help!

They have let me keep my head afloat during hard times. I am able to use payday loans to pay off unexpected things that come up in my life; when my car broke down I needed $XXXX to fix it.

Small loans help me when I need extra cash for things that come up unexpectedly.

Being a single mom sometimes unexpected expenses come up, payday loans help me handle those and pay bills without using a credit card.

As a widow with a XXXX son, I have extra expenses come up many times in the past. A short term loan has been a big help in assisting me with the unexpected problems. Borrowing has always been fair, courteous, and helpful to me.

Payday loans have helped me when I am in a bind and don't have any other options to borrow money. I'm glad I have this option without it I wouldn't have the means to borrow and pay important bills necessary in my life.

Recently I was in need of a loan. I wasn't sure where I should go to borrow. I ended up using a payday loan. Borrowing the money form a payday lender actually helped my husband to get a job! The loan helped my family out greatly!

I was in a chapter XXXX bankruptcy and the IRS seized my bank accounts put my mortgage into default. The bank initiated foreclosure on my mortgage and no one (banks, credit unions) would help me save my house. A payday lender lent me the money I needed for my house payment so I could stop the bank foreclosing on my house. I am very grateful I had this option.

Payday loans has helped me through tough times. If I'm short on money a bill I can get a payday loan quickly and the loan will help me catch up and enable me to go on without paying expensive fees.

The opportunity to go to a short term lender has been very important to me. I do not have charge cards when I have something of need it has been neat to be able to get the money when needed. When my daughter got stranded out of state I was able to send her money. When I need money to pay a bill, buy groceries, or a medical bill it has been great to have money needed at that time through a payday loan. I feel I should have the right to use payday loans when I need. No one has the right to decide if I can or can't borrow.

Payday loans work!! Sometimes when I need a XXXX-XXXX day advance I use a payday loan. I understand how money and interest work. Simple compound interest is the best way to borrow. Simple interest loans can be easily managed, if you understand them and they are actually cheaper.

When I need money this is where I come. The center is professional and the loan is easy.

Quick easy cash.

I needed a place to stay and was short on money. I don't have the best credit so my choices were limited. I am glad I found this place. They helped me in a time of need.

Helped to pay bills and take care of some funeral issues. The loan is quick, professional and I understand the terms.

The loan has helped me in between paychecks so I am able to take care of my personal obligations.
My husband was not able to find work where we had owned our home and had lived for many years. We had no alternative at the time but to short sale our home and move. For the first time in years we were renters. We ended up having to move XXXX times in XXXX years due to reasons that were not in our control. Due to the short sale we could not get a bank loan, luckily I was able to get a payday loan to help with the costs of moving, without them I dont know where I would be. I know the interest rate is higher but I am willing to pay them.

The loan has helped me a lot when I needed money. It helped me pay off utilities when i was on need. I needed school supplies and had nowhere else to turn to. Banks wouldn't loan any money to me because I am considered to be a "high risk". Fortunately I was able to get a payday loan and get my books just in time. I was treated with respect and I am very pleased that they would help someone that was considered to be "high risk" everywhere else.

A short term loan helped me when I needed quick access to money to pay my bills its fast and convenient. It has helped me with unforeseen situations that have occurred such as battery for my car going dead. Payday loans have helped to pay for home repairs, school clothing, for grand kids, vacations as well as XXXX Gift. Also at times when extra money was not able to be set aside. With the loans we were able to go ahead and pay for the need at the time needed.

When I am in between paydays this has always been there to take up the difference. Has helped me to resolve some bills and has the most helpful staffs. Im grateful for the company. The cash advance is a wonderful help to myself and my family. It helps me put food in the house as well as allows me to pay bills ON TIME, like my XXXX Electric bill and water bill! I dont know how I would make it without it. It also gives me time to make sure that my rent is paid without any late fees.

Im retired and only get paid XXXX a month and once in a while I will have some emergencies that may come up that I might need just a little help with and I use the cash advance to add to my income at that moment to get them taken care of.

When I need help with my light bills, insurance for my car or just when I need some extra cash to get me by until my next check, I use the cash advance to help me out with those things. I needed money to go on vacation very helpful. When I get behind on a couple of bills mostly like water, electric and credit card I will use the cash advance to help me take care of them until I get paid on my next check. There were also a couple of times that I've used it to help me with some car repairs.
My bills and my paycheck don’t ever seem to match up so I use the cash advance to even them out so that my bills continue to get paid on time without interruption of potentially being shut off. Not a lot of hiring going on to get a XXXX job so right now with just XXXX job this is how I plan on handling my needs.

When I have an emergency like paying a quick bill, extra cash for vacation, extra money for gas, its much cheaper than going to a pawn shop. I would just be late on a lot of things or just be late paying if the cash advance wasn’t around for me.

My family came to me to pay for funeral services for a family member. I have exhausted my funds and still have some final things to pay for. I own my home and my cars, but I chose to use a payday service for many reasons, such as my friend uses the service sometimes and has said good things about the people and service, also the funeral is Monday and a bank loan even if I was approved would take too long. This service is quick, simple and I can get what I need and focus back on the funeral arrangements.

Sometimes when my check runs short and my bills run higher than expected, the cash advance helps me get them paid and avoid any late fees. I’ve also used it if I wanted to make a purchase to maybe go to a concert or something like that. I would probably have a lot of bounced checks if I wasn’t able to do a cash advance when I need it.

I use the payday loan service as a solution to my financial needs. I get treated with respect and am willing to pay the higher interest rate in order to save the embarrassment of having to borrow money from a family member.

The payday loan service is the only solution that I have when I run a little short at times. It is convenient for me as well. I understand that it is a higher interest rate than a traditional loan, they were willing to take a chance with me and help me when I needed the service.

When my car payment, credit card bills and everyday bills pile up the cash advance has made it possible for me to get these things paid in a timely manner. It would be a huge struggle for me if I wasn’t able to have the cash advance to help me through this financial shortfalls.

The cash advance helps me out when I run behind on my bills. We live on a very tight budget so and change in my bills can throw things out of whack so the cash advance keeps this from happening. Without the cash advance it would bring a lot of stress and add more problems than I already have. With my husband being sick its been really hard to stay on top of things.

Basically I use the cash advance to help supplement my pay when emergencies come up throughout the month. I’ve usually used it for things steady.

Sometimes I run a little short and I need a little extra help to make sure I have a little bit in my pocket in case of emergencies. I would probably have to get a XXXX job or cut down on my grocery bill if I didn’t have this to fall back.

I use the cash advance for the basic necessities like gas and food when my check is already gone. It also helps me with major utility bills such as electric bill. It would be very tough without this service to help me and my family during the months when I need help.

There are times when I need help to get through from XXXX paycheck to the next. I don’t use the cash advance all the time but when I need to get some extra cash it sure is nice to have this to help me out when I need it.

The cash advance is a great tool when unexpected expenses such as vet bills come up. As most People theses days I live paycheck to paycheck and this service is very valuable to me.

When I pay my rent there are times when I need some help paying my other bills that are due during the month and the cash advance helps me get those bills pain on time when I’m short on cash. If not for this service I would probably have to pawn some of my personal things.

The cash advance helps me out a lot because my job only pays minimum wage so this is my only way for me to get my light bill and all other bills paid on time. If it weren’t for the cash advance I’d be out on the street or living with family.

The loan that I can get does help me to build my credit. I do use it on my bills when I’m short. For an example, I use the money to sometimes pay my light bill or add on to my rent. I’m only XXXXyrs old and am trying hard to stay on top of my bills early and be responsible.
When I fall behind on bills the cash advance has been a great help to me to get paid on time fast. I don't have any other way to get help with my bills right now so I really appreciate being able to handle my situation using the cash advance.

Anytime I need fast cash to help me with getting me some extra cash when I need it to help me pay any of my bills, I use the cash advance to help me out of those tight situations. I don't use it all the time but it is a great safety net for me.

I usually try not to use the cash advance but I am a commission salesman and my pay is up and down at times so I use the cash advance to help me supplement my income when my checks vary too much. Usually I use it to pay utilities but recently I used it to go out of town. It's a better option for me than going to a pawn shop.

My job is going through some changes and my pay goes up and down so the cash advance has helped me on these times when I need some help staying current with my bills. There have also used it to help me pay for some classes for college which is very important to me.

I've used the cash advance to help me with my bills like utilities and rent. Right now my income just doesn't seem to cover everything at times and sometimes the bills are due before I get paid. It's hard to work out payment plans because most of my bills need to be paid in full or things get shut off.

The cash advance helps me pay my bills, whether it's my mortgage, insurance, phone and even electric. I have also used it to help me buy food and making my tides at church when I'm a little short on cash.

Because of the way I get paid with my benefits it's sometimes hard to get my bills paid because they all come in at XXXX time. The cash advance is a great tool for me to get them paid before my checks come in and avoid late fees or things being shut off.

Payday loans can be very helpful if you're having a difficult time. The loans will help with the stress of unexpected expenses that always come our way.

Sometimes an bill will be taken out of my checking account a few days early than expected. When this happens I go into the negative and my bank will charge an outrageous fee. Borrowing a payday loan saves me the high bank fees.

Payday loans have been a huge help for me. I am able to borrow money quick to help me pay bills, keep my car payments current, and to even help out with my vacations!

Pretty much I use the cash advance for any unforeseen event or things that come up where I may need some help. It really has helped me avoid some bad things happening by being able to get some quick cash. It's helped me avoid having my lights turned off, gas to get to work and just keep the income flowing. Have also used it for travel when I needed to visit my sick father.

My husband and I are dealing with a lot of student loans and other bills, but being able to occasionally take out payday loans has definitely helped ease our burden. It has helped us pay rent and our sons daycare a few times. We've always been able to pay our loans back on time and has helped a lot during tough times.

I do not like banks or credit unions because they treat you like they are superior—even when you have been a good member. Example: my granddaughter was having emergency surgery and I needed a loan quick to fly to XXXX to support my children and family. The bank wanted me to jump through hoops and wait XXXX days to get a loan. Thank goodness I was able to borrow a payday loan to get to XXXX and help with hospital expenses quick. Banks decide too much what they want to do with our money. Check loans are a great!

My story is simple, I was XXXX and just got laid off from my full time job. I had no family and no way to support my growing family. Amscot's cash advanced helped me get through this trying time, also it was simple enough to pay back by taking $XXXX dollars less each time. To this day I am grateful for the Amscot Advance that got me through and helped me keep my home.

Sometimes I need some extra help in between my paydays and the cash advance is that help. I use for helping me pay my electric, rent any really anything where some extra cash will help me get through and stretch my budget.
September 11, 2014
I really use the cash advance to help me pay my rent and also to help me with buying groceries. Have also used it to help me with paying to get laundry paid for. If not for this I would probably have to move in with my kids which is already cramped as it is.

September 11, 2014
I use the cash advance to help me with my bills rent, light and any other bills or things I might need some help getting paid. I probably wouldnt have a place to live or be extremely late on ad have things shut off.

September 11, 2014
I mostly use the cash advance to help in emergencies like when the electric bill is more than I planned on or even care repairs. Its great to be able to get the cash now as XXXX to having to wait a few days to get the cash.

September 11, 2014
With all my bills coming out of my check automatically, when I need some extra cash until my next paycheck, the cash advance is my choice to get me through. For instance, this weekend is my grandsons birthday and Im getting an advance to help my daughter pay for the party and some gifts.

September 11, 2014
It really depends on what I need the advance for but usually I use it for help with my bills when they come in a little higher than I thought they would be. This time Im just paying off my car so I dont have anymore payments for that.

September 11, 2014
Ive had a tough year and have been dragging being on my bills lately but plan on being out of it in a little bit, but for now the cash advance is helping me stay afloat until things turn around.

September 11, 2014
Basically I use the cash advance to help me and my family because my bills come out of my account automatically and my pay date changed so it keeps my account current so that nothing bounces. We have also used it for paying doctor bills and other emergencies that like seems to offer up.

September 11, 2014
We had XXXX straight months of having some extra medical situations with our daughter and also my wifes student loans kicked in so we needed a little extra help getting these thing taken care of and the cash advance allowed us to do so. We have an older vehicle and we have some preventative maintenance that has to be done so this is also helping us out with that.

September 11, 2014
I needed some help financially to go to Georgia to visit my family and the cash advance allowed me to do so so I didnt have to touch my money I have set aside for my bills. My brother is in the hospital and Ive also been using it to help me pay for the extra gas it takes to go back and forth visiting him.

September 11, 2014
I use the cash advance for extreme emergencies. Have had times when Ive had major repairs on my house that I needed help with. Things like plumbing, air conditioner and refrigerator problems that the cash advance really helped me out to get them taken care of prior to my check coming in. If not for the cash advance I would have lost $XXX in food when my refrigerator broke down. With XXXX kids this truly helped me out a lot.

September 11, 2014
I typically use the cash advance when my paycheck doesnt line up with when my bills come in such as utilities, car payments and insurance. I just use it to help me catch up and avoid any type of late fees that would happen if I didnt pay on time.

September 11, 2014
I use the cash advance to help people out at my church when they need help. I also use it to help me pay for my kids sporting events that they are involved with.

September 11, 2014
When I have bills like electric and water bills that come due before I get paid I use the cash advance to get them paid on time until my check comes in. I dont know what I would do if I wasnnt able to count on this to back me up.

September 11, 2014
I use the cash advance for vacations and basically rent. This has helped me when Ive needed help in the past and probably will in the future too. Its not something I use all the time but it sure is nice to have as a backup plan.

September 11, 2014
I’m going on a cruise this weekend and this time I’m using the cash advance is helping me with having some extra money for the trip. I’ve used it to help out my daughter since she is in college and expenses mount up as you well know.

September 11, 2014
I only work part time because I cant seem to find a full time job and money is very tight. With only working XXXX hours a week its hard to get everything paid on time and avoid late fees, the cash advance has been a lifesaver just for me to survive. I dont have any family in the area that can help me so this service is my life line to financial stability.

September 11, 2014
Im on XXXX and raising XXXX young children and there are times when my expenses run high for one reason or the other and the cash advance really helps me supplement my income to get through the rough times. I dont have any other alternative to help me out financially when I need it.
Advance America has been a very good help. Advance America helped me with a down payment in my new vehicle. Thank you.

This is a repeat loan because of good service and are here when I need them like when I had to pay my insurance.

Helped me with money during the week I didn't get paid.

This was awesome...I wish I had known about this sooner because one company called my supervisor and was rude to her as she was to me demanding payment. Again what an employee does outside has nothing to do with my job and threatening our bosses gets them no money. Their should be better control on these people claiming they are lawyers, police, etc... to get someone to pay...Thanks for the quickness in this matter!!!

My husband and I are XXXX and the banks have inconvenient hours. However, we can go to a check store any time, XXXX days a week, and get the best service possible.

I use payday loans to pay my bills on time and prevent having to pay more expensive late fees.

Payday loans have helped me when I am in a tight spot. I can get the extra money I need in between paychecks so I can make it.

I used a payday loan to fix my daughters car.

Payday loans have been great for when we have certain bills to pay, but don't get paid for a few days.

Sometimes I come up short and borrowing a payday loan helps me get through to the next payday.

Payed my bills and didn't have to pay it all back just in smaller sums.

Because things come up before my pay date its nice to be able to take out a payday loan when I'm short.

I came to Advance America to get a loan to help me out to pay a very urgent bill. Thanks to a great friendly service I got approved and I was able to get that taken care of.

I've used payday loans every now and then. The loan is a great help for so many things. It's gotten me out of so many hassles. Being able to borrow, and the option to be able to borrow, helps out a lot of people.

Needed money to pay bills.

I have always came to Advance America when needed for car repairs, bills expenses. They have always been exceptional. I would recommend them to anyone.

It helped to pay off some bills.

The first time I came to ask for a loan, due to reason that I need extra money for unexpected expenses thought out the years I been come in because of the treatment in customer service, towards me. My loan is Advance America on with the number of XXXX. I will continue coming and referring clients. Thank you.

I select a loan from Advance America reason being that I needed a loan for a car payment that I became past due due to financial situation. Plus I want to thank the ladies that assisted me they where friendly and very informative.

Payday loans has helped pay me rent on more than XXXX occasion. The most recent times its helped me to finish getting my daughter ready for school.

Help meet rent when funds are short.
The payday loan came in handy because it was fast, they didn't check my credit, and I was able to move to the apartment I was looking at.

The cash advance I got paid for XXXX new tires on my Acura. XXXX tire was going flat and I kept putting air in it, while the other barely had any tread left. Sure glad the loan was there when I needed it.

I invited some family out to dinner and planned on using my bonus check to pay for everything. Well, after everything was done I found out I wouldn't be getting my bonus until next paycheck. Paying for the dinner left me short on money to pay my credit cards. Instead of taking a hit to my credit, I decided to take out a loan and avoid late fees on my cards.

Some unforeseen bills came up, and I was really afraid I would overdraft my account. I feel like going this route has probably saved me some money on overdraft fees at my bank.

I used the payday loan to cover a family emergency fast.

Me ha ayudado a salir de algunas problemas económicos que tenía con emergencias familiares "mucha gracias"

Payday advance helps to make ends meet until the next payday. Emergencies, unexpected bills can delete a person's savings. Payday advance can help take the stress off the unexpected.

Payday Loans or easy and convenient. Without the hassle of dealing with the bank and waiting on XXXX weeks pay period.

A payday has helped me a lot financially. This loan helped me pay bills that I could not have paid when I did not have any money until next pay day. This loan is helpful when you just need it for extra money.

Payday loans have been very convenient and helped me get a few things paid that I otherwise would not have had the money for.

My experience using payday loans has been great. I love the customer service they provide. They are always happy and extremely professional. The payday loan option has helped me a lot to resolve a financial problem and I appreciate having the help.

For medications for me and my wife XXXX

Advance America helped me pay my mortgage payment when working less hours at work.

Advance America was very helpful during the time I needed my medications didn't have money mid month.

It helped me by paying my bills getting them up to date.

Helped out with school supplies.

I work at a XXXX and the work is XXXX. I need to take a cash advance now and then to get by until work picks up. I don't like asking my mom for money and this is a secure way for me to help myself. The employees are very knowledgeable and take the time to explain the process, they are also very friendly. I love the customer service at the lender I use!

I use payday loans on occasion to help my children with rent and other bills. The payday loan option is convenient and very helpful.

This loan helped me pay off other high interest loans.

The payday loans provided by the lender I use have helped me with expenses that have unexpectedly come up and I was not prepared to handle them.

Payday loans help me when major expenses come up and even though I have credit cards, I prefer not to use them because I find them more difficult to pay off once I start using my credit card. I would prefer to use a payday loan over my credit cards.

Using payday loans has helped me pay my bills more easily. This service helps me avoid hassle in my life.

When banks don't help, payday loans have helped me stay above water by helping me to keep up with my bills. I would have a very difficult time staying on top of bills without my local payday lender.

It has helped me very very much I have needed money to fix my car will keep coming in the future.
Advance America helped me pay some unexpected medical bills.

I have used payday services on and off for many years when I need a few XXXX before I get paid. This is convenient for me and I am not able to get a bank loan for just a few XXXX. I want this service to be here for me in the future when I need it.

It helped me like when I pay all my bills and don’t have any spending money left. I can always come here and get it.

Payday loan has help me a great deal when I need to a few bills. Its very convenient business if you are having rough times.

Basically I use the cash advance for emergency situations where I need some help paying a bill from time to time like rent. I choose to use this type of service over going to a bank because the requirements are much easier to get the cash I need to help me.

Sometimes I have needed some help getting some extra cash to help me fix my truck and just to pay some of my bills so that I don’t fall behind and get anything shut off. I’m unable to work anymore than I already am so this has been a great way to get me help fast when I need it.

The cash advance helps me pay and take care of all my bills without any worry, and if I would be unable to use the cash advance my world would come crashing down. If I was unable to use the cash advance I would most likely have to resort to pawning important items to me and borrowing from family members.

I use the cash advance to help me fill in the gap from when my bills are due and when I receive my XXXX payments. During that time it’s my credit card and car payments that are due. It much better for me to do things this way so I don’t have to ask any of my family members for help.

The cash advance is very beneficial for my family and I at the beginning of the month when all of our bills are due at XXXX time. I use the advances for household bills which include electric, water, and grocery expenses.

When I need help with rent, cable bill, light bill or really any bill that may come up and I need some help paying after my XXXX check is gone, the cash advance helps me pay these types of bills on time so as to avoid all the bad things that can happen when not paid on time.

The cash advance has helped me with my bills and get my car fixed when it needs to be fixed. It keeps me from falling behind and getting any type of late fees or overdraft fees that would have come if not paid on time. One time I used it to help out a friend in need.

Cash advances are a great utility, mainly used for rent, electric, and other debts. The availability and convenience of Amscot cash advances have really helped me out of many binds. The staff is always friendly and are willing to help with extreme circumstances. I have taken out several cash advances over the years and will remain a loyal customer if you decide to continue to offer this great service.

Often times it is to cover bills that are due before I get paid. It allows me to pays the bills without incurring overdraft fees in my bank and making me short for my other bills. Since I work on a tight budget the finance fee here is still less than the overdraft fees that I would be hit with at a bank. Plus having the convenience of being able to free money orders allows me to rarely use check that could bounce.

It benefits me due to of the dates that my bills fall and being able to get an advance I am able to pay them all on time. It helps if I need to be able to provide an unexpected expense for my XXXX children. I do not know what I would do if I was not able to get an advance now days!

The cash advance helps me receive extra help with bills and unexpected events. Such as when I needed extra money to get a lawyer for my son. Another time was when my check was low and I had to pay a few bills due on the same day (electric bill).
Cash advances help me when my child support payments are late in order to complete my RENT. They also help me make my children's dreams completed as I sometimes cannot afford the XXXX fees, XXXX and all the activities that keep my XXXX kids.
Both of my kids have XXXX so whenever we need extra money even if its not a lot and less $XXXX we come to XXXX and they help us out.
Without them we would not be able to survive in our medium to low income home that we live in.
This is my story as a XXXX that makes very little money... And my childrens.

A life saver. During our home sale we ran into great delays. XXXX kept us afloat during our most stressful time. Thank you so much for this service. XXXX we were paying a mortgage on XXXX homes and the cash advance was surely the best way for us to get through this tough time.

Occasionally my hours go up and down and I really never know when its going to happen, the cash advance has been there for me to stabilize my financial situation until my paychecks normalize. Also, right now Im helping out my daughter with some major car repairs.

My fiancé has a major medical issue and our income has drastically gone down and the cash advance is helping us right now with getting our rent paid on time. We really use it for just everyday bills that come up. Id rather do it this way than have to move back in with my mother.

The cash advance helps me keep ahead of my bills. I have an older vehicle and have had to have some work on it and the advance is helping me get that taken care of so I dont miss any work.

Im on XXXX and only get paid XXXX a month and with the cost of everything going up there never seems to be enough money by the end of the month so I use the cash advance to help me get through. Right now I need some help to get my rent paid. This is also been used to help me even buy food at times.

My daughter XXXX and I had to miss work without pay for XXXX weeks to take care of her. I needed to borrow from a payday lender to get money to cover my bills. Very helpful.

There are a number of reasons I use the cash advance. Mostly I use it to keep current with my bills like rent, electric and just everyday things that come up and I might need a little help getting through until I get paid again.

I use the service when I need a short term loan between paydays. This type of loan is quick and easy and serves my needs. I have used it for gas and doctor co-pays, etc.

I use the cash advance to help supplement my income because my paycheck has recently from XXXX week to every other week. So right now it helps me with gas and getting my laundry done. Sometimes I will use it just to be sure I have a little extra cash until my next check in case something comes up.

I use payday loans everytime I have an emergency. I am proud to say I have a good lender to use when I have an emergency and their staff is so nice. When I need extra money I have a place to go.

I normally use the cash advance to help me pay my bills like electric, water and sometimes my rent. I really dont have any other way to get this type of help to get my bills paid on time and avoid late fees or get things shut off.

The main reason I use the cash advance is to help me pay my bills off early so I have more room to breathe at the end of the month. I usually use it pay most of my utilties like water, light and cable bills. This helps me manage my finances the way I like to do things.

I am very happy with the payday lender I use. They have been very helpful and I can cover rent and other bills using these loans.

When I need money quickly for an emergency it is very helpful to have access to a payday loan.
I am very happy with the payday loan company that I use. This company has helped me to pay my rent and other bills. I am short on funds and sometimes don't make enough money to make it from paycheck to paycheck and the loan company helps me.

Sometimes I need a small loan to keep up with necessities in life such as gas, prescriptions, kid activities, and to also keep checks from bouncing.

When I need some help paying some of my bills like rent, utilities the cash advance has made it possible for me to get them paid on time and in full. I don't have good credit so I'm not able to get a loan from the bank. This really saves me from getting any late fees by not paying my bills in time.

I use the cash advance to keep my bills paid on time such as light and water bills. There really isn't any other alternative for me at this time. There have also been times when I've needed it to help me with groceries and to put gas in my car.

Mostly I need help to get my car payment. My wife's income has gone down so we have needed a little help to get that payment taken care. With the way my credit is it's hard to get a loan which I wouldn't want anyway because of the long term payback. This way if I don't need the money I just don't do the advance.

Me and my family typically use the cash advance to help us pay our rent because of when our rent is due doesn't really match up with when we get paid. So we use the advance to have rent paid on time and then we are fine for the rest of the month.

There have been times when me and my family have needed help paying for groceries and medicines. Everything has gotten so expensive and with XXXX kids that need help from time to time the cash advance has made it possible for us to get all these things taken care of. We much rather do this than try to get a loan from the bank.

My car payments and electric, cable and insurance payment all need to be paid on time or things would be shut off or my car taken away so I use the cash advance to make sure that none of these things are ever late. The cash advance is my way of making sure all my bills are paid on time.

I usually don't like to take out loans. Every time I get a payday loan it has come through for me. There have been rough times when the payday loan was the only way to stay afloat. Thanks for making that an option for me and please keep it an option for me. It has saved me many times.

Sometimes I get billed earlier than expected or a bill comes that I'm not prepared for. Its good to get a payday loan advance when needed.

Payday loans have been very helpful to me. When a problem arises unexpectedly it's comforting to know that I have a place to turn to get through a pinch.

I had a good experience borrowing a payday loan. It really helped me out for all my life payments, groceries, doctor bills, and medicine for my baby. I have nothing but good experiences borrowing, its easy and I'm grateful for the option.

Getting payday loans have really saved me. Borrowing saves me money it costs me a lot more to bounce checks, late on house payments, keep my utilities current. It has really been a lifesaver. I'm thankful for this service for helping out people like me when I have a lack of funds.

My daughter had medical bills her entire life and my checks don't stretch far enough to cover them. She recently passed away and I am now raising her children. Money is tight and it's very helpful to be able to borrow enough to cover additional cost when they arise.

When I have emergencies that I need a helping hand the cash advance is a great way for me to get fast cash and get them taken care of quickly. Recently I've used it for a care repair which had to be taken care of right away.

Cash advances assist the American people who don't accept kickbacks. Work XXXX to XXXX hour. Weeks to make ends meet and then at times still are behind. The rent, food for the kids diapers. You know.... The basics.

The cash advance has helped me out in a big way by helping me pay my rent and even buy food. I would probably starve without it. I need it to help me because I don't have any other way of getting what I need taken care of.
The cash advance is my only way to help me with paying for my prescriptions. I have XXXX that are needed and can only pay for XXXX so its been a life saver for me to have this to get me through each month. When XXXX kicks in I should be fine, but for now this is my only way to get my medications.

I use the cash advance to help me and my partner to deal with and help pay for mainly prescriptions that we need every month. We also use it for our copayment when needed. It also helps with general household things that aren't budgeted for.

I had to move XXXX times in XXXX years. If payday lending had not been there for me I dont know what I would have done. I know that the interest rates are higher than a bank loan but I am ok with paying them. Due to a short sale on my home that I owned for many years, I am not able to get a loan through a bank, nor do they offer smaller loans. I want to be able to make the decision for using their services, I dont want someone else making that decision for me.

I usually use the cash advance to help me with all sorts of bills such as rent, electric and water bills. I would probably have to pay late or talk to the people I owe money too if it werent for the cash advance.

I usually use the cash advance for food purchases because they have cut my XXXX. My benefits keeps getting cut and the price of food and medicine keep going up so this is a huge help for me and my family to get by each month.

I'm very XXXX and have a lot of medical problems. The cash advance helps me from going to the bank and tap into my savings account which I have as my back up due to my health. Its also much more convenient for my because I dont drive and my bank is much further away when I need cash.

When we have emergencies and need fast cash to help us out, we use the cash advance to get us through. I dont use it all the time but it sure is a nice thing to have available to me and my family when we just need a little help to get us over the top during the month.

My wife is now XXXX and right now my income is the only income for the family and we use the cash advance to help us pay out bills like phone, electric and even rent. There have also been times when we have even used it for food. Without this option we would probably have our power shut off a couple of times.

I'm on XXXX and the cash advance helps me pay my mortgage at the XXXX. It also helps me buy things throughout the month that I wouldnt be able to do on my monthly check alone. Sometimes I just hold some back to have extra cash for emergencies.

There are times when my medications arent covered and the cash advance helps me be able to not miss my medications. Whenever I need help with paying any bills like groceries or utilities the cash advance has alway been ther for me to help me get by.

I get a XXXX check each month and the cash advance has helped me and my wife with our medical expenses because our prescriptions are really high. We use it to keep up with our bills because we really dont want anything to be shut off or get any type of late fees.

Im on a fixed income and my bills add up quickly and there just are times that my monthly check doesn't cover everything and the cash advance helps me get through the month until I get my next check. Right now my bills are paid and I'm using it to buy groceries.

I use the cash advance for a number of things when I just need some extra cash to help me out. For instance I'm using it to buy new glasses for my self which are quite expensive. Have used for general things like vacation when extra cash is needed along with helping me pay for some groceries at times.

I work for the XXXX and dont make a lot of money so I use the cash advance to help supplement my income to help me with my bills like electric, cell phone and other utilities that need to be paid on time or they will be shut off.

The cash advance has helped me with buying groceries since Im on a fixed income and things get more and more expensive. My insurance has been going up and this has been a lifesaver for me to just survive until my XXXX check comes.

Check loans have saved my bacon when I have rent or other payments due and I'm still waiting on a paycheck. Its a great option to have in case of an unexpected bill that needs to be paid.
I walked into a sort term lender in need of a small loan, due to being short on my pay check. I was able to discuss different options and they helped me find and get approved for a loan. I was able to get cash fast and it was super convenient.

I have in some cases really needed some extra cash for emergencies. Borrowing a payday loan was a good way to do this and I was saved. I have work experience in the loan service in the past and I have always found a payday loan to be a good option for whatever reason.

Payday loans work great for me. My credit is terrible, I have no credit cards, and I cant get any other loan. At times I need extra cash for unexpected financial burdens.

Having a payday loan available has been a good thing for my husband and I. Im a XXXX and I dont get paid during the XXXX. Having a payday as an option to get our bills covered it great.

Payday loans work great for me. My credit is terrible, I have no credit cards, and I cant get any other loan. At times I need extra cash for unexpected financial burdens.

Payday loans work well short term much better than asking to borrow from a friend long term for an emergency. The problem for me is that life is always an emergency!

When its hard to make ends meet I know I have an option where to go for help. Im able to I get the funds I need to survive borrowing from a payday lender.

Payday loans help my family out when we are short on bills and we dont get paid until the following week. It helps if we have an emergency and need to borrow.

Borrowing a payday loan has helped me a lot. In these hard times, sometimes Im unable to wait until the next payday. Also, helps us when an emergency problem needs to be taken care of.

I applied for a loan from Cash Advance Payday Loans Inc. an Illinois Corporation. I soon realized I was scam victim. Details listed below:

I applied for a loan and inquired were any fees for said loan and was told there was not any fees for loan other than the XXXX month payment which wo would be returned when loan was deposited in my account. this is stipulated in loan agreement. I complied to this and they received the payment and I was told the loan will be posted in my account the following morning. I called the company to find out why the loan was not deposited. I was told I have a red flag on my name and would have to pay a fee of $XXXX to have the red flag removed in order to complete loan transaction. There was no indication anything like this was a possibility. this appeared to be fraud. When I asked for my money back they said they can not do this by law they have to complete the loan transaction. I have supporting documents to verify my story.

I usually use the cash advance to help supplement my income because how my income is Im basically a sub contractor and work for a company so my mileage isnt reimbursed that fast so it helps me take care of my needs in between my pay checks.

The problem I had with title pawn is the interest rate too high and when I make my payment most of it goes to interest, when I was working I ask if I can pay on it alltite some to kill the interest and bring down my payments. I was told no so my thing is if i owe XXXX and my payment is XXXX every month by the time i make payments. I have to pay more because of interest. So why not make a payment weekly to kill the interest. I am paying double on the actual loan XXXX.

Pay day loans have helped me buy my supplies for school

Because it helps when I needs it to take care of something, when I need to pay my bills , and when I help family out.

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I use the cash advance for bills like electric and cable and other important things I get paid bi weekly and its a major help for me to get through and without it getting through the week would be quite difficult.

My bills cant wait to be paid so I use the cash advance to help me with mainly car payment and cell phone bills. Im trying to save my money and when I do I wont need to do this, but for now its helping me get through.

I usually use it for my rent and other bills like electric or car insurance until my next check comes in. I probably would have been evicted if it werent for Amscot and the cash advance. Im now using it for school supplies for my XXXX kids.

There are times when I just need to get a little advance to get me through until I get paid. Sometimes my check runs short and the cash advance has been there for me to get to my next check.

I live with my mom and help her with her bills throughout the month. When Ive tried to use the loans online it was XXXX% and they wouldnt ever work with me when Im running a little late. Amscot has always worked with me and been very understanding when things like that happen.

When I need money quickly I can always get a payday loan without worrying about going through the difficulties of borrowing with a bank. I like the freedom it gives me financially to make my own choices.

Borrowing from a payday lender has helped me a lot when my checks are short and I need to pay bills. Getting a payday advance has helped me a lot. If Im short on my rent or if my kids need something I can come borrow money and get what I need without a hassle and it really helps me out!

A payday loan has helped me by relieving some of the financial stress that comes into many of our lives! When unexpected problems come into our lives (such as paying for getting our broken car fixed) its such a relief to be able to know that with a payday loan we can get past the financial burden temporarily and get caught up until we move past our problem.

To be able to use the services of a payday loan is very convenient, beneficial, and easy to use. It is very comforting to know that if needed I have the option to use a payday loan. When a person is up against a hard place with no family or friends a payday loan can be a life saver. Its nice that it is here to use.

Payday loans have given me the opportunity to pay the bills when otherwise not able. Check fees are more in the long run. The personal connection that you make with the employees is great.

Payday loans are good because if you are in need of emergency cash you can get it right away.

Payday loans help me pay for my kids school supplies and extra activities like dancing.

When you need quick cash they are ready available very friendly and easy to work with. My experience has been above repor.

It is great for people who dont have great credit. Although the interest is high, it has meant the difference of staying in my home and keeping my car.

When you need help this helps. My bank does not loan small loans and when your credit is not great this is the only option available.

When really in need it is helpful. Customers just shouldnt get more than is needed.

Payday loans helped me when I went on medical leave and I had to wait for my XXXX to get approved.

I had a medical emergency and Advance America was there for me. Thanks *there when you need them*

Helping with paying bills since wife is out of work. Helps pay medical bills.

So happy to have this service to help when waiting on checks what a life saver!

It is nice to have a quick loan source. I have no issues paying back my loans and do it all at once. Been using payday loans when needed for XXXX years.

I used the loan to help my family with catching up on bills not always but as needed to help out when times were tough.

Quick, convenient service when other options are limited for a short term solution.
I am a single mom and payday loans have helped me so much to take care of myself and my daughter. I am trying to become a CNA and this loan is helping me to be able to pay for the education I need. Without payday loans I wouldn't have another loan option.

Without the services that Advance America provides, I would not be able to make it from month to month. Short term loans like this is an absolute need to help my family get groceries and survive until payday some months. I don't know what my family would do without Advance America.

My credit is destroyed due to circumstances beyond my control. This leaves me little options when I am short on funds. Advance America has been expensive but necessary to provide the needs of myself and my family. Without them there have been several times we would have gone without food, utilities and even housing.

I used my payday loan to help catch up on bills and to make my rent when I didn't have any other loan options and it has helped me.

Well in between jobs I was low on money and with having to pay school bills and truck note and phone bill I was very low on cash and Advance America got me through my money drought and kind enough to understand sometimes we worked late and I need to push the payday back one day. All in all I have had many payday loans and Advance America has the nicest people.

I was in between jobs and needed a little extra financial assistance. Advance America was there to the rescue. Thanks Advance America!!

Well moved to XXXX to have a better life with my husband & kids. Well last month and a half my husband left me & my kids to fend for myself. I fell behind on my bills so I needed the loan. So Advance America helped me when I needed it the most.

In a time of need, Advance America was there for me. It may be an expensive loan but when you need money fast this is the place to come. The customer service here is fantastic and I never dread coming here.

If I run short on a particular month I use the cash advance to get me caught back up. So if something comes up in between when I get paid, the cash advance is there for me to take care of it and then I'm caught back up.

My bills right now are a bit excessive right now so I've been needing a little help getting them taken care of. Once in a while I've used it for groceries because all my money went to bills and we still have to eat.

I use the cash advance to help me with my bills like buying a new battery and computer my car which put us behind. This way we were able to take care of these XXXX major issues and not fall behind on our bills.

I'm a single mother working full time and there are times when I need a little help with my bills such as car payment, car insurance and just everyday expenses. I don't have any other options right now and without this I really don't know what I would do.

Having a new baby is very expensive and the cash advance has helped me with the day to day extra expenses that come with a child. I usually make just enough to pay my bills and when unexpected things come up I'm able to get a cash advance to help me out.

I use the cash advance for a number of things, such as paying some of my bills, and helping to have some extra cash when I go on vacation. I'm already working XXXX jobs so I don't have time for a XXXX, so the cash advance really helps me keep things going and to supplement my income when needed.

Great experience at this company. Loan provides relief between paydays.

I normally use the cash advance for fuel purchases to help keep my business running. I'm usually waiting on people to pay me so this allows me to continue operating while waiting to get paid. Not on a large budget so this works for me.

Cash advance helps me out between checks due to husband losing job. The cash advances help me stay on top of my bills such as rent, car payment and utility bills.
I use the cash advance only when unexpected things come up like needing new tires for my car and plumbing repairs. Its nice to know I have this option when needed when these types of things come up. The only other option at this point would just to not pay certain bills. This keeps me afloat.

Sometimes I use the cash advance to take care of some bills before my next check comes in. Things like my car payment, mortgage payment. These are large bills and sometimes I just need a little help so it great to have the cash advance in my pocket just in case.

For me I use the cash advance to stay ahead of my pay cycles. Usually use it for trips, car issues and really any type of bills that may need to be taken care of prior to me being paid next. I would probably be bouncing some checks if not able to use this service.

There have been many occasions that I have had to use the cash advance because of unplanned emergencies and other situations. Being a single parent it helps me tremendously especially when the child support does not come in when expected. I am by no means in the upper top XXXX% but I am in the middle class I have a decent job but sometime s things just happen.

I use the cash advance to pay bills so I dont fall behind more than I already am. Any utility bills and even food that needs to be taken care and being a single mother the cash advance gets us through until I get paid again. Without this all my bills would just have to be late and I would be bouncing checks because I have direct withdrawal for most of my bills.

There have been several times when I ve needed a little help like when my car broke down, my flooring got flooded and my refrigerator broke so the cash advance was a huge help for me to stay on top of things.

I totally use the cash advance to help me pay my bills like utilities, car repairs and medical bills. My only other option would be to pawn something but Id rather not do that because it more convenient to do it this way.

Mostly when I fall behind on rent, utilities and groceries we use the cash advance to help us out until we get paid again. Sometimes we get all out bills paid by ourselves and there isnt anything left over so the advance helps to have some extra cash to live on.

I have been able to actually save money by using the cash advance to help me get my business going since I just opened. Literally was able to get this going in one day because I was able to get the cash right way. I couldnt believe how easy and affordable it was.

The cash advance helps me and my family a fop at with paying my bills like electric and all the other types of bills until my next payday. We are able to make ends meet when times are tough so we appreciate the cash advance to be there for us when and if we need it.

Basically if I m having a tough month I ll use the cash advance for things such as groceries, car repairs, child are and utility bills. My family really has no other option at this point and this keeps all my bill paid in a timely manner.

My husband just had surgery and we have needed help to keep things going until he is back on his feet. We have used the cash advance for things such as birthday parties and general help with bills during his down time.

I have a roommate and sometimes he doesn t pay his share and I need some help when that happens. Its a great way to take care of things. Dont really have back up savings right now so when there is a financial need this is a great way to stay on top of things.

I ve needed help paying my rent or even cell phone bill so the cash advance helps me get these things taken care of on time. This helps me avoid late charge that happen if I m late. It difficult to budget sometimes but it nice to know the cash advance is there for me if I need it.

If something pops up or an emergency comes up I use the cash advance to help me get through until I get paid again which is every XXXX weeks. With the credit situation its hard to get a small loan or borrow from family so this works for me.

We have used the cash advance to help us with our rent in the past so that we werent put out on the street. With only XXXX of us working its been very hard since we just moved here. The cash advance has helped us a lot.

I had a major unplanned expense that put me in a bind so I used the cash advance to help me with this short term situation. I chose this instead of borrowing XXXX or trying to get a short term loan which may take a little time.
I use the cash advance to help me with emergencies that come up for example I needed to get a new car battery real quick and sometimes I need just a little bit of help. My hours have been cut and so far this has been a great help to me until my hours get back to normal.

Ive been laid off since XX/XX/XXXX and am just doing side jobs and the bills dont stop and the cash advance has been helping me get by until I find steady work. This helps me keep my bills paid on time and even insure my electric doesnt get shut off.

I basically use the cash advance as a short term loan and on a fixed income it helps me stretch my XXXX check in times of financial need. I really use this for emergencies and everyday things that come up.

Usually right before my bills like car insurance and other important things are due I use the cash advance to help me out before I get paid. Im getting ready to have a baby and am out of work until I have the baby so this is a great help for me. I would probably have to ask for help from my parents if not for the cash advance.

When I need help with my mortgage payment and pretty much all my bills. I have XXXX children and its extremely hard to make ends meat at times and now with school right around the corner we need a little help to help with getting them ready for school with supplies and clothes.

Usually I need help with some bills like rent and electric because my paycheck falls in between when my bills are do so the cash advance fills in my income so that I dont pay late and get late fees. It would be really tough without being able to fall back on this. We live paycheck to paycheck ant times are tough and this really helps us out.

Whenever we just need a little extra cash to help us out, for example our grandson is coming to town and we can take him out or if we needed some extra cash to visit our son in XXXX who is in the military.

I needed a little extra cash at times to get by like for instance when I got a speeding ticket the cash advance helped me not interrupt my budget and take care of the situation and the same time.

When I come short on my bills like light, car not and groceries the cash advance helps me take care of these things until my next payday. Id really be stuck if I wasnt able to use this advance. Its been a great thing for me to have access to when times get tough.

I was in a jam and needed some extra money to help me pay for a medical issue for my son and the cash advance helped me fill in the gap I had financially to help me take care of my other bills. I would have been totally stuck without.

When Im short on cash to pay my rent or even car payment I use the cash advance to supplement my income until I get paid again. I really dont have any idea how I would take care of these things without this type of service.

If I have a bill that comes due and Im a few days from getting my check I use the cash advance to get my bill paid on time to help me avoid late fees or even reconnection fee. If it werent for this service I would probably have to cut back on the groceries we but to make up for the short fall.

I usually use the cash advance to help me pay my rent since I fell a little bit behind because I had to make a large purchase. I would probably have to pawn something and risk loosing it if it werent for this type of service.

Im a single parent with XXXX kids in college and the cash advance has allowed me to be able to help them out with general living expenses. I also use it for myself when I fall behind on a bill from time to time. My options are very limited and really dont want to borrow from my XXXX brothers because they are struggling themselves.

My bills seem to come due before I get paid so the cash advance makes it possible for me to have them paid on time before my next check comes in. My daughter needs a certain medication XXXX and she cant do without it so this really helps me out. So paying late fees really is a lot more than the interest on my advance.

Most of my bills come in at odd times and sometimes my hours get cut at work and the cash advance helps me stay on top of these bills. There have been times when Ive also used it for car repairs and just to have some extra cash just in case.

I travel a lot and I find myself using the cash advance instead of using a credit card which accrues more interest instead of what I pay for the advance. This keeps me going and regulates when I get paid and reimbursed. It keeps my financial situation a little more organized.
When I need help with my bills like utilities and car insurance I use the cash advance to help me out. I will be using it soon for back to school supplies that they have to have. There always seems to be something that comes up and its sure nice to have the option to get quick cash when needed without the hassles.

We generally use the cash advance to help us pay for my husbands prescriptions. Without this help my husband would have to go without and that would be extremely dangerous for his health. Being on a fixed income we cant control when we get paid so the cash advance has been a life saver to us.

When I have unexpected bills that come up the cash advance helps me out until my next check. I recently made a large purchase which had dwindled my savings so this option for me is what I choose to get by. It allows me to also have a little cushion in my account when needed.

I typically use the cash advance to help me with my car payment and rent when they are due a few days before I get paid. Its better for me to be able to help myself instead of counting on family to help me out.

I only get paid XXXX a month and am a single mom and I use the cash advance to help me with my mortgage and other bills. Ive also used it when going on a trip to have a little extra cash until I get back. Having grandchildren also gets expensive so its been a great help to me.

If Im doing something around the house and I need a little extra cash to pay for some supplies, I use the cash advance to take care of it and I can pay it pay quick and no long term situation. This allows me to take advantage of sales at the store if Im short on cash.

I get paid every XXXX weeks and sometimes I need a little help until my next check comes in. Usually I use it for bills such as life insurance, car insurance. I live paycheck to paycheck and because the way I get paid works for us. We are a XXXX income family now and this makes it easier for us to get things taken care of.

This was my XXXX time using the cash advance. I had a utility bill and was unable to get the cash anywhere else so I was able to use this service and get my bill paid before my lights were shut off.

When I run short on cash and something needs to be paid I use the cash advance as my emergency fund. Have needed it to pat car insurance and even medication. Everyone is in the same boat so this allows me to take care of it myself.

I have a new baby and as you know they are quite expensive to take care of so there are times when I need the cash advance to provide what she needs. Im recently been promoted so even that sometimes falls a bit short. The cash advance has made it possible to keep things going.

Usually I use the cash advance to help me pay my rent, but this time I have a car payment that is due which is a little more important this time. My other option would be to borrow from my family, but I really dont want to do that and Id rather take care of these things myself.

I have XXXX kids and the cash advance helps me pay my bills that seem to be getting bigger and bigger. I have a son that is going to college and I sometimes use it to help him out. I would be struggling a lot more without the cash advance to fall back on when I need help.

I need the cash advance from time to time to help me pay my bills on time. Ive also used it to do a quicker payoff on some things. Have also used it to help me pay my bills when I was out of work XXXX. I really dont have any family that can help me so this serves my purpose.

So that I can stay on top of my bills, I use the cash advance to do so. Usually its used for food, electricity and car payments. Its better for me to do this instead of trying to get a small loan from the bank. We only have XXXX income right now so this is a big help to us.

I get paid XXXX and I use the cash advance to basically expand my paycheck so my bills get paid on time. With XXXX kids its hard to budget for all the things that come up so I really appreciate the cash advance to get us through. We are using it now for getting things for my kids back to school items they need.
Anything that I need help with or any bills I may have forgotten to take care of, the cash advance is there for me to get them taken care of. I want to keep my personal business to myself and don't want to ask family or friends for help.

I've had some medical expenses this past year and the cash advance has helped me get these paid. It helps me from falling to far behind when these expenses come up. I really don't want to borrow from friends or family members and be a burden to them so this is how I choose to take care of these things.

When bills come up and I'm short I come up and do a cash advance to get them taken care of. Like this time I had a $XXXX electric bill and I needed to get it paid so they didn't cut my lights off. My only option was doing this because the electric company wasn't going to wait to get paid. We have a XXXX income family and this service really pulls us out of jams when they arise.

I pretty much use the cash advance when I get in a crunch like car repairs or other unexpected bills. Recently my water bill was more than what I had planned on so I was able to get the advance and get it paid easily. I don't know what I'd do without it when I need it.

Sometimes when we are a little short and things come up and so we don't stress out about our bills we use the cash advance to help us get through as needed. When emergencies and unexpected things come up it nice to know we can count on it.

When I'm short on cash before my next check comes in I use the cash advance to help me get my bills paid. Really just helps for little bits of each bill that need to be taken care of. I have some new expenses right now and just need a little help.

Because of the way my XXXX check comes in, my utilities are due before my check comes in and the cash advance helps me get these bills paid in a timely matter and avoid late fees. The only alternative I would have without the cash advance would just be late on everything and risk services being cut off.

I usually use the cash advance to pay for groceries, gas mortgage payments, child care and utilities. This time of year we are using it to help pay for back to school items.

Normally I use the cash advance for small items such as gas and last minute groceries usually just a few days before I get paid. So it gets me through until my next paycheck. I use this instead of asking for help from my family. Everyone else has their own problems so this lets me take care of things myself.

I'm a XXXX and am limited on the time I can work and the cash advance has helped me keep up with my bills during this time of year when I'm in school. It helps me with rent and even tuition at times. I've got plenty of loans right now so this works great for my situation.

I use the cash advance to help me with my light bills, daycare and pretty much everything that I may need a little extra cash to get me to my next paycheck. This really relieves the stress of not getting my bills paid on time.

I'm XXXX and the cash advance helps me with my medical deductibles, house and car repairs or whenever I need help getting something taken care of. This is the only option for me to get this kind of help when I need cash fast. The interest payment is reasonable and they work with me when I'm a couple of days late unlike a bank.

I got a new car and it uses a lot of gas plus my bills seem to getting higher and higher and the cash advance has been there for me so far when I run short and need some help getting them paid on time.

My rent is pretty high and my roommate moved out so right now I need a little help with paying some bills so the cash advance has helped me bridge the gap until I find another roommate.

We just had a baby a few months ago and the cash advance helps us with paying for food, diapers and other baby necessities. We have also used it to pay some bills and even an emergency flight for when my grandmother was sick and we wanted to be there for her.

Use the cash advance to basically live. I'm on XXXX and there isn't enough money throughout the month and I need a little help getting my bills paid. I don't have any other way to get help for myself so there really isn't any other option for me. I'm starting a part-time job soon so that should help but the cash advance has been my life saver at this point in my life.
Luik unemployed right now until the XXXX/XXX and the cash advance is helping me get through until I start back. Helps with my light and water bills right now. I will probably use it for a little bit once back to work and then I should be ok. Its been a life saver.

Watching XXXX "Last Week Tonight" episode about Payday Loans I could not shake the obvious conclusion to the pursuit of a single solution. Apparently regulating businesses to deny a market for usury rates is failing, companies are just reclassifying their business type or successfully lobbying legislatures to permit anti consumer activity. The conclusion is to deny consumers the ability to contract usury rates for themselves regardless of loan origin. If it is illegal for a consumer to contract a loan beyond the quantified loan spec (lets say LIBOR plus XXXX%, because it is secured as oppose to unsecured revolving loans) any action upon loan default is unenforceable due to its illegality. The inability of businesses to collect ill gotten profits will stay the market from abusing consumers.

Without the services that Advance America provides I would not be able to make it from month to month. Short terms like this is a absolute need to help my family get groceries and survive until payday. I dont know what my family and I will do with out this amazing outlet.

Borrowing a payday loan has helped me get through the week until payday

Im grateful I have the option to borrow money from a short term lender. How else can one live in this awful economy.

Borrowing a payday loan has helped when we just cant make it for a few weeks, we can borrow a loan and use our paycheck to pay it back. The loan helps us keep up on bills so we arent behind then we can always make payments and payoff.

There are times that bills are due and cash flow is not there. I have been able to make payments on time and avoid bounce check fees and account overage fees by borrowing a XXXX dollars for a short term.

I am XXXX years old and living on Social Security and the money I make from XXXX. I never thought I would be working the rest of my life, but when I lost my job after XXXX years with the same company in XX/XX/2009, half of he amount in my profit sharing plan vaporized. I am always trying to make ends meet, but when students drop out, I cannot. So I made a payday loan for $XXXX with CashNetUSA in May and have extended it XXXX. They debited a total of $XXXX in XX/XX/XXXX and XX/XX/XXXX, and I still have a balance of $XXXX. I cannot pay this amount in XXXX payment, especially as I have already paid "extension fees" XXXX months in a row. I have learned that I have the right to cancel the lenders ability to debit my account, and I have notified them of this. Tomorrow I will notify my credit union in writing and by telephone. I need to know how to proceed after that. I am so grateful for XXXX and her creation of your agency. I hope that you have a strategy that will help me in my difficult financial situation resulting from my desperate but misguided decision to apply for a payday loan.
Banks must perform due diligence when it comes to consumers cashing any type of checks. I had been a customer of the same bank for over XXXX years. I have never bounced any type of check. The bank in question is SunTrust. I have been a customer when it was United Virginia, then Crestar, and then SunTrust. I was a customer before there were ATMs and online banking. I went in good faith to cash a check which I had no way of knowing was fraudulent. The bank assured me the check cleared within XXXX hours and only to find a week later the bank had not performed due diligence and the check as fake. They want to take monies out of my account when the bank failed to perform due diligence. Someone called from the bank at least XXXX days later and stated they are advocating for the customer but yet they failed to protect me. A week later I get a letter with all their policies which they appeared to make up after the fact to protect themselves. No one at the bank will return any calls as they all go to some XXXX number. Its the cases of this nature that cause thousands of consumers monies while banks continue with Business as Usual. Where are the regulations on banks performing their due diligence for the basic services of check cashing and accounts?

My son has taken out payday loans. How is it legal to charge XXXX% interest on a payday loan. Arent there any laws that limit interest rates?

An online payday loan company called BOC contacted me on behalf of Cutter Group stating that in XX/XX/2012 I entered into a contract with this company and when they went to retrieve payment my account was frozen and the funds were not available. This company knew my address, employer, and ssn, how I dont know. Long story short I told them they were wrong and they may need to contact the company back. They were very rude stating the only was to resolve this issue is to either make payment arrangements or provide a letter of paid in full. Neither of which I was going or able to do. This company had the wrong bank account information and they still screamed at me that I was a lying. After I reported them the phone calls finally stopped but I wouldnt be surprised if this case was passed on to another company.
To whom it may concern,

I recently had a Title loan in Alabama for XXXX I paid $XXXX dollars per month for XXXX months. The original loan amount was $XXXX I paid or owe almost XXXX in Fees or interest.

My position is simple. I made the Loan with Cash USA, they sold out or changed the name to Cash Masters. I received a notice by mail that my XX/XX/XXXX Jaguar XXXX was Taken on XX/XX/XXXXX, and I was sent a written notice by mail confirming that by Cash Masters XXXX Al XXXX XXXX

This notice indicated I Owed an unpaid principal of $XXXX a Unpaid interest amount of $XXXX and an unpaid service fee of (Repossession) of $XXXX which totals $XXXX. The Letter I received indicated I owed $XXXX, which is a clear discrepancy.

My understanding in accordance to Alabama Law only the the fees/interest are the only monies the Pawn broker is entitled to. Any fee collected above the XXXX% as allowed by law are illegal and therefore makes the pawn voided.

My XXXX case and point I was sent a notice of repossession. If this was a repossession then it would fall under the Alabama Lending act. If that was the case then they would only be entitled to the amount allowed by law as a lender and must be licensed as such. According to the law Refrigerators, Automobiles, leases, certain items, and farm equipment would be exempt. This exemption only applies if it is the seller doing the financing. In the case of Cash Master they never had possession of my Automobile so therefore they were not entitled to the exemption, because they never had ownership of my Automobile.

In the letter I received from Cash Masters I have also been given the option to regain possession of my Automobile by paying all unpaid amounts.

In accordance to Alabama law Cash Master now that cash Masters has possession of my automobile they have a responsibility to make sure Pledge property is safe from damage of risk of being lost. They have they have not compiled in accordance to the Pawn shop laws. (My Automobile is being exposed to elements of harm while in the Care Custody and Control of Cash Masters).

Please advise me, if the are a lending institution let me know if I am a victim of usury law abuse, and advise me on how I can redeem the money I have paid and return my Automobile unadulterated.

Or if they are a Pawn broker please advise me how I can redeem my money I have paid, and my automobile unadulterated, because they have in my opinion violated the Pawn Broker laws of Alabama. Please advise me what Legal action I can take to solve this issue. I need to determine which law would apply to redeem my Automobile, and Money. Are they a Financial Lender, or a Pawn Broker?

XXXX

A pawnbroker may contract for and receive a pawnshop charge in lieu of interest or other charges for all services, expenses, costs, and losses of every nature but not to exceed XXXX percent of the principal amount, per month, advanced in the pawn transaction.

I'm on a fixed income with SSI and I use the cash advance to survive each month to help get through. The interest is much better than trying to pawn something of mine of value and risk loosing the item if I'm a little late on my payment.

I use the cash advance to pay for my loan modification and a variety of situations that may come up in the month like school supplies, baseball equipment for my son. I use this until my check comes in at the end of the month.

I cant get the dates changed on my bills so the way they fall in the month the cash advance helps me get them paid on time so that when I get my SSI check I can pay back the advance and continue to have my bills paid on time. The late fees I would have add up to more than what it costs me to do a cash advance.
The cash advance helps in so many ways. Several times it has helped me with unplanned car problems that I had to get done immediately since I am a very important figure for the company I work for and I must have a working vehicle, along with paying bills that may be due at that moment.

I use the cash advance to fill in the gaps that come up. I’ve been taking care of my father and he has been sick so I took early retirement and sometimes things come up and I need a little help. It really helps me stay on top of my bills and keep things going. My options at this point in my life are very limited and this has helped me tremendously.

I usually use the payday loan to help me with getting my rent paid on time. I also use it to help me with my kids school supplies coming up. Being a XXX mother it has been a great help to me any my family when times are tough.

I usually use the cash advance to help me with my bills like rent, car payment, and insurance. It has also helped me out with keeping gas in my car when I’m a little short. My other choice to help me would be to get help from a family member which I really don’t want to do.

So when I fall a little short on cash it’s nice to have the option of the cash advance to get me through to my next payday. I have used it to help me with my water and electric bill and also car repairs.
Ever since XXXX/XXXX I have been picked on, prodded and the subject of personal attack on my mortgage account and my financial, health and over all living and well being. Since a flood took place in my property in XXXX/XXXX, the practices and procedures to remedy that event took over XXXX years. Citimortgage Loss Draft Department lost the paperwork XXXX times and then demanded I file the same lengthy work again. When I refused and called in to question the incompetence of their department and that they were the ones that lost the information, I was punished. The Loss Draft dept. of Citimortgage refused to release any further funds to pay the contractors for the work completed and withheld the insurance money. For XXXX years we went back and forth in debate of who was at fault. Finally, I relented and agreed to refile ALL the same paperwork I had done XXXX years previous. The only reason was to put an end to the hostile letters being mailed to me from the contractor. I was squeezed in the middle of a situation, which I neither created nor wanted. That was now many years ago, however, The CitiMortgage Dept of Citibank has never forgotten that battle. Today and for every year prior they still make errors on my accounts, create some drama issue just about every XXXX months, which I then have to spend at least XXXX to XXXX hours to rectify. It has become a battle that is on going and relentless on their part.

Lets flash forward to the most recent and truly egregious transgression by this horrible institution. Every month I pay by check for the mortgage on the property. This time, was no different than the last few months. However, I like to pay a bit more if I have it available. This allows me to pay down the principle balance much faster and thus the interest is lower on the principle. Well, I mailed in the check, as usual. I like paper, its traceable and cant just unaccounted for. I track it with carbons to make sure all is correct. This past month (XX/XX/XXXX) Citimortgage precessed the check for over XXXX on a payment that was far less. They then found the error but continued to process the check for the incorrect amount. Then, once they had processed the check for over XXXX, that is when they decided to call me, FROM the XXXX. My account is in the USA, not the XXXX. I hung up, XXXX thinking it was a prank call and an attempt to get me to give over private information. When I got back home, I called Citimortgage. They confirmed they processed the check for XXXX more than the agreed check amount. However, they wanted me to call my bank to get a statement showing they actually took the funds from my account. Okay, you sole XXXX and then you ask me to prove it? You have the records and the check and the draft of all the money, and I am supposed to prove you took it? That is truly a definition of corporate incredulous behavior. They processed the check on XXXX-XXXX, it took until XX/XX/XXXX for them to return the money they stole. The most insulting part of this was at the beginning when they said I wrote the check out incorrect. Well, glad I had the carbon to prove them wrong. Then, they said I put the comma in the wrong place, again, they were making up stories to cover their own lame processing procedures. XXXX hours and about XXXX calls later, they still have not apologized for their actions and error. Then I was told if I wanted remedy and resolve and the lost interest, plus reimbursement for my lost time and money, I would need to send them a letter of request...as if I should have to ask that I be compensated for my anguish, time, money, lost interest and duress. Oh, so, later, I finally get a letter stating they made the error, but in terms that avoid any responsibility. Not only did I receive an apology, but from the very beginning, they acted as if this is business as usual and that I was the one being unreasonable. Thanks CitiMortgage for your lack of respect for those who keep you in business. Thanks for showing you really care...NOT&gt; So, I guess the remedy is really now going to be Legal and up to the courts to see who was in the wrong and who deserves compensation.

A company called and stated that I owed them money. I explained to them that the bill had been paid in XXXX/2012. I also explained to them that another company had contacted me at work stating the same thing for the same company. I contacted CFPB and they, once again, was able to solve my problem. Thank you for your assistance and hopefully there will not be any other collectors. I will continue sharing your name with friends because of the fine work you have done and yes, I am a satisfied customer.
cfpb is too mechanized/computerized. I complained to the Federal Reserve and to the FDIC (Federal Deposit Insurance Corporation) about Wells Fargo Bank cashing a check that was clearly made out to another financial institution. It had been accidently left at a Wells Fargo branch bank. Rather than call me to come back and retrieve the check, the teller made out an error-offset for our check #XXXX and applied the check amount to another one of our accounts. The teller had to clearly look at the front of the check in order to fill out the error-offset. Cashing a check made out to someone else is a criminal offense. By not knowing Wells Fargo had cashed our check caused us to assume that the check went to the other financial institution. Later, when we went to pay-off the other financial institution, we learned that the other financial institution had never received that payment and had therefore charged us a late fee and extra interest for XXXX-months amounting to more than $XXXX. Wells Fargo Bank did nothing to reimburse us for its error. The Federal Reserve and FDIC had sent my complaint to cfpb but did not send the attachments necessary to prove our case. When I attempted to send the attachments to cfpb, I got back a response from cfpb that my case had already been submitted but because no attachments were included, cfpb could not contact Wells Fargo on our behalf. I tried several times to resubmit with the required attachments and even attempted to send it in as a brand new case but cfpb kept giving us the same response. This is bad IT or computer programing on cfpbs part. I could not get in touch with anyone with cfpb that could correct this problem. So I ask, what good did cfpb do me?

We had fraud to the amount of $XXXX when someone stole and cashed checks in our local chase branch to that amount. Police report filed. We were told by chase it was not their problem and to this date we have taken the $XXXX loss. I closed my account the same week my ex-husband still banks there. They should of helped us recoop those funds as it was our mortgage money. This chase is in XXXX on XXXX. St. This was probably around XXXX years ago.

When I'm low on cash to pay my bills like rent and electric and water, I get a cash advance to help me get them paid on time late fees. This really hold me over until I get paid again. Not sure what I would do if I didn't have this option.

When I need help getting my bills paid on time the cash advance is there for me to help me. The banks really don't help me so this is a great way for me to take care of my financial needs in a crunch.

The cash advance helps me getting my bills paid on time, such as car payment, car insurance and sometimes even my rent. This helps supplement my income when I need help before my next check comes in. This way I can borrow only when I need it.

I'm on XXXX and sometimes there is more month than money and I have a bill that I need to pay by the end of the month so the cash advance helps me get that bill taken care of before my check comes in. Also, I'm XXXX and my income varies so this service allows me to make up budget short falls that arise.

I get paid XXXX and the cash advance gets me through to help pay gas and groceries usually just before I get paid again. I would probably have to go out and get some side work if it weren't for me being able to do this.

When I get behind on some of my bills like car payment and car insurance I use the cash advance to stay current with them to avoid late fees. Have also used it to move into a new place and needed help with a deposit.

I use the cash advance for when my car breaks down and for groceries usually. Sometimes even when I go on vacation and need a little extra cash. My bills don't really match up with my paydays to this is my way of getting these things taken care of.

Sometimes I use the cash advance to help out friends when they need some help with their finances. I've also used it to have some extra cash when I know I'm going on vacations or just to help out with some things that come up from time to time.
I use the cash advance to help me pay my rent, utilities and sometimes even to put food on the table. I'm living behind paycheck to paycheck and this service is really my only option at this time.

This communication is in regards to what I believe to be an illegal threat against me. More than a year ago, (I do not remember the date,) I borrowed money from a payday loan company by the name of Plain Green Loan and VIP Loan shop. I borrowed once from Plain Green and the account was settled, I borrowed XXXX times from VIP and the XXXX times I paid back with XXXX% interest! I borrowed a XXXX time as I was in straights as a result of paying the XXXX loans and I did some research and found that they were not legally licensed to operate in the state of XXX. I advised them that I would make a full report if they attempted to extort money from my bank account. I closed my bank account and never heard from them again. They never attempted to collect the money borrowed via mail or e-mail. I assumed they realized their illegal practice and decided not to pursue me. As I said, I never received correspondence of any kind. Today, I received an e-mail from a company I have NEVER heard from or dealt with. The e-mail did not contain a phone number, address, or contact information of any kind. I did not respond to the threatening e-mail. It contains my social security number and a case number, and threatens me not to share the e-mail with anyone. I have never borrowed money from this company. I do not know how to proceed as it states that a judgement and consequences will follow if I fail to e-mail back. I am including this e-mail for review and I respectfully request assistance of some kind as I do not know how to proceed from here. The company is called First Cash LLC out of XXXX and again, I have never heard of them until today. Please read below and respond at your earliest convenience. With respect, XXXX

Dear XXXX

This email is follow-up in regards to the settlement of the legal case filed against you under section XXXX chapter XXXX. If no response is made then First Cash LLC have all the rights and authorities to inform your current employer about what you have done in the past and be ready for the consequences, once this case will be downloaded and executed with the judgments against you.

Please quote your Case ID for any additional information and do not hesitate to contact me through this email. I look forward to hearing from you.

Kind Regards,

XXXX – First Cash LLC

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wells Fargo recently discontinued direct deposit advance. This service has helped me through some tough times car repairs, uniforms etc. I am aware of the charges and fully recover from these advances. This was an advantage. now I will search for a new bank. Thor offers this. consumers should be allowed to use this service and suffer the cost if we choose to. people that can't use this service and recover the cost should be restricted rather than take it away from those of us that manage. I do live from paycheck to paycheck and banks will not offer small loans. now I've been forced to go to a ace check cashing and get a payday loan. this is what I'm having a hard time recovering from. these loans are what need more regulating.
The cash advance is a big help to me and my family because after all the bills are paid we need help with buying groceries which is what we use it for until we get paid again. Is really is no other option for me at this point.

I use the cash advance to make sure my bills are paid on time because the late fees are way more expensive than the interest paid on the payday loan. I typically use it to pay my light bill and phone bill. Its very convenient and fast.

I really love the cash advance to help me pay my bills like rent, elect, food, cell phone....and I now have a son moved back home. Being a single mom it is a blessing to help me get through these taken care of.

I use the payday loan to pay my bills like electric, gas or even groceries when I need some help to get by. Cant really borrow from anyone because they are in the same boat as I am. Don't really have anything to pawn, so this really helps me out a lot.

When I need help with paying some of my bills like rent, car payment ect....and I get paid XXXX a month, the cash advance helps me get them paid before I get my paycheck. I really don't know what I would do to help me if not for this service.

Im building a house and I use the payday loan to help me when I need to get materials when I run short before I get my XXXX check every month. Without this option I'd have to slow down the building process on my house.

When my paycheck is off week and I need help paying some of my bills the cash advance helps me bridge the gap to they are paid on time. Ive also used this service when I had a death in the family and it helped me pay for gas to go to the funeral. This is my choice to take care of my short term financial needs.

It seems like something always comes up where I need a little extra cash, and the cash advance helps me take care of these things until I get my next check. Everyone is in the same situation that I know so I can't borrow from them so this is my only way to get these things taken care of.

My employer cut down my hours unexpectedly, and after XXXX weeks of work I only received a check for $XXXX. Since I had a car payment that was due, along with many other bills, I felt desperate and went to get a pay day loan. I borrowed $XXXX, and with the accrued interest I had to pay back $XXXX. I honestly would not advise anyone to take out a pay day loan, as I felt stressed about paying it back while also continuing all of my other regular payments. The burden of stress is really difficult to deal with, but at times, especially as a minimum wage worker, you are left with no other options.

I got a phone call today from a company named Parker Mediation Group. It was very threatening and intimidating. Its referencing a pay day loan that I supposedly owe from XX/XX/2008 and they are now trying mediate to collect. They've given me no proof that I am the actual owner of this debt and they wouldnt give me any saying somebody else had the paperwork. That I had to make some type of monetary arrangement today or they were filing papers in XXXX County saying that it was check fraud and all this other mess. When I said I don't have money today they said for me to go buy a prepaid card and call back and give them the number and the date that the money will be available for them to collect. What in the world is going on here? I looked them up online but cant find any REAL information on how they operate or if they are even legit for that matter and I'm not sure what I should do. Why would I do this if you won't give me any proof that I owe this money and its XXXX years old. Please advise. Thank you.
We would like to take this opportunity to introduce you to LoanReverse.com, a product of Consumer Financial Associates, to help individuals and families who are caught in the web illegal payday lending.

We understand that as part of your professional responsibilities and oversight you are concerned about what is happening in this industry. With this in mind, we are sending you the attached single page overview and info graphic that not only describe the serious issues involved in illegal payday lending but also provide an overview of LoanReverse.com.

We also invite you to contact us if you have any questions, desire additional information, or would like to speak to principals of Consumer Financial Associates.

Thank you for your attention to this important matter.

Sincerely,

XXXX

I have had a recent good experience with the company that I previously complained regarding. In the past with NCS I had issued with XXXX representatives. I was treated poorly, talked down too, and had my rights violated by breaking a cease and desist order. Recently, I had contacted the company back. Yesterday actually. I spoke with the director of NCS XXXX He was calm, collected, professional, and didnt make excuses for his employees. He stated that there has been some intensive training based on my case and how to treat people like humans and not like a bill or a paycheck. He was helpful, he had integrity, and he helped me resolve the account I wanted to resolve in the first place. He was understanding and professional. He followed all of the FDCPA laws and we were able to come to an amicable resolution regarding my account. The upper management was kind enough to give me a discount on my bill for my troubles with the representatives knowing full and well my rights were violated but, I feel that it has been settled. I do not wish to speak with “XXXX” or “XXXX” nor do I recommend anyone does. They should be in small balance collecting, or something where they can keep their cool. I do appreciate the come around on the business behalf. The situation was stressful and caused me to not resolve my bill for longer, but now it has been settled. I did not ask for a huge reduction, just a fair discount on my bill for my situation and I feel that we both were able to win in the situation. Thanks for being professional and kind XXXX, it will go along way.

I prefer to use a payday loan because you can pay it off quicker. The staff are a lot nicer as well. Most of the time you just need a quick fix versus a long term engagement for a money issue.

I use Payday Advance because at times I or a member of my family is in need of extra money. The employees there are always very helpful. And I can get the money the same day.

I come to cash advance to get extra money. Cash advance helps me pay off my bills so I dont get disconnected. Family hates out giving money so I would rather go to cash advance.

Payday loans helps me stay on top of my bill.

My insurance for my car was due and going to be cancelled. I got a small paycheck because I missed XXXX days from being sick. I was a temporary employee and did not get paid for sick days. I was able to day a payday advance to keep my car insurance active.

With the way the economy the way it is there seems to be quite a few times when I need to have some help paying some of my bills on time and the payday loan really helps me and my family get through.

It has helped me fund a trip to go see our family.
June 26, 2014

So when I'm in between checks and I need help paying some of my bills like electric, groceries I like to use the cash advance to get me through until I get paid again. I would rather take care of my financial situation this way instead of borrowing from friends. It's a fast and temporary fix when I need it.

June 26, 2014

When I need help to make ends meet by paying some of my bills like phone, electric and cable I like to use the payday loan to help me get by until I get paid again. There have been times that when I've paid my bills I sometimes need help to buy groceries.

June 26, 2014

When I need help catching up on bills and I'm in between paychecks, the cash advance files in to get me through. For example the last time I used it to help put gas in my car so I could go to work and not lose any time. This is the only way for me to get help.

June 26, 2014

When I need help paying any of my bills, I use the cash advance to help me out. Usually what I need help with is my mortgage so I can keep my house and credit going. My only other option is to ask for help from my inlaws which I really don't want them to be involved if possible.

June 26, 2014

I went on vacation and needed some extra cash to go, so I used the cash advance to help pay for it as my vacation landed in between pay checks. I've also used it to help my goddaughter to pay her rent. It's fast and convenient.

June 26, 2014

I use the cash advance to help me pay my bills like car payments, cell phone and electric bills. I really don't like asking anyone to borrow any money so this is my choice to get these bills taken care of.

June 26, 2014

If something comes up and me and my family need some extra cash to get us through, we use the cash advance to help us out. Recently we had to use it to replace the tarp on my husband's dump truck.

June 25, 2014

Payday loans have helped me pay up funds I did not have and couldn't get elsewhere. Banks don't lend small amounts. Payday loans have helped me buy medication (much needed) when I was waiting on my monthly fixed income.

June 24, 2014

It helps me to pay my bills and is easier than using any other cash advance around. It's also cheaper than a bank or title loan or anything of the sort.

June 24, 2014

My bank would not help me for the amount I needed. With the loan my family kept the electric on and was able to fix my car, so I could get to work. So thank you.

June 24, 2014

Help in emergency situations to pay bills. I don't have family support to ask for so need advance to get by till next check.

June 24, 2014

I had a bill that came due and did not know about it. So I came in to get a loan to pay it off. Thanks for the help.

June 24, 2014

My reason for coming is because I don't have anybody to get anything from. My credit is not good. Sometimes I need to pay medical bills that aren't covered by Medicaid. I need transportation so the funds helps for that.

June 24, 2014

I don't have family that live in the area. It could cost them just as much to send money to me and then me to send it back to them. I don't want my family to feel as though I rely on them.

June 24, 2014

I have a debt collector for a payday loan calling my co-workers like randomly picking extensions. Asking them if they can give me their information before they contact human resources. They are threatening to have fraudulent check charges put against me and that a warrant will be issued for my arrest for a felony.

June 24, 2014

I have needed some help with bills and I hadn't been paid yet. They have helped me out in my major times of need.
It has helped buy food and gas. It helps to get thur, until the next pay check.

I am a single mom who has been on her job of XXXX years and has not a wage increase in XXXX years due to a wage freeze. Payday loans have helped me tie loose ends when my paycheck was just not enough. They are friendly courteous and they always make sure I understand all the terms associated with my loan. I have always paid them back and I return because its hassle free and I dont feel judged.

Whenever I need money I can always count on payday loan. So I can help my family in my country which is the XXXX.

When you run short its easy to $ till payday.

Was behind on bills could not a bank loan But was able to get a loan from Advance America

It has helped me to be able to obtain flights for my daughter who travels from XXXX to XXXX for home visits and to help assist when money is short between paydays.

In my experience, payday loans help me a lot because when I am in need of some fast cash I turn to pay day loans. Also paying the money back is not bad and the payday loan is convenient.

Payday loans help me get thru til the next payday. Sometimes you need a little extra to get you from XXXX week to the next and these loans help. I dont have to go to family and harass them for funds to help me get by. I like to keep my life private, so asking for money is embarrassing.

Payday loans are very helpful. I use them as a way to surprise my wife because we share a bank account. They have in the past, also allowed me to avoid late fees, and over draft charges.

I fell into a financial pinch recently and had to access a Payday loan through Plain Green loans. After paying for XXXX months, none of my payments were applied towards my principle balance. In addition, the company is not licensed in the state of Pennsylvania where I reside. I immediately closed my bank account and called them to settle the principle I owed plus allowable XXXX APR. I was told no and that the agreement falls under tribal law. However, they then proceeded to report it on my credit report with Transunion. This company picks and choses what established laws of the land they want to follow. First they claim tribal immunity but use the credit reporting agency NOT established through their tribal laws. These companies are criminals and my prior complaint with the CFPB ended with no resolution. How can a company claim immunity under tribal law and still report to a credit reporting agency regulated by the United States? I implore this agency to act in the American consumers interest!!

Payday loans work for me because it helps me take care of bills that I do not always have money for in between paydays. With XXXX weeks between paydays it makes it simpler.

Payday loans helped pay for a transmission on my car and also helped pay for a new a/c unit.

Payday is awesome. I was in a terrible mess in the winter months with work hours slowing down to nearly nothing. Payday came through and I got to keep my house by borrowing an getting caught up, so yeah payday lending really helped me out. Thank you lots.

Payday lending has helped me by letting me borrow money with bad credit. At XXXX, I dont have good credit at all. Its nice to know at a time of need I can borrow money from a good company. I am very appreciative of this service.

Helped me pay off student loans, very exceptional people to work with.

I was behind on my bills and my paycheck wasnt able to cover it. I went into Check Advance for a loan. They have helped me out a lot. I have come to them when Im in need of extra money for bills, very nice people.
I am a XXXX year old XXXX individual. I was funded for a personal loan that I applied for on the internet here in California. I received my loan from a company that is licensed to do business in CA. I have had no problems with paying my loan or any issues with the company. However, because of my online application, which is circulated to hundreds of different lenders a company called America Fast Cash Loans contacted me. XXX, proceeded to tell me of course they had all of my personal info, i.e. SSN/DOB/Mothers Maiden Name, Address, Phone Number, and of course bank account routing number and account number. They offered to loan me $XXXX. I had just received a loan for $XXXX from the company that is legit. So because of the recent death in my family I decided to talk with them and see what they were about. They referred me to their web site, gave me their XXXX ID number, FDIC Number, SWIC Number etc. I told them I would do research and call back if I was interested. Well XXXX minutes later I received a call from XXXX, a Senior Loan Officer stating that XXXX told him that he needed to contact me regarding my loan. I told him that I was online researching them as we spoke. He said very good let me tell you that we can transfer $XXXX to you bank account in XXXX minutes. I said send me the loan docos. He then proceeded to tell me that I needed to pay a $XXXX fee to process the $XXXX and that the $XXXX would be added to my loan. FREE MONEY he said really no charge. He then told me to get a Money Pac Green Dot Card at Rite Aid, for only XXXX and add the $XXXX. I said why not just let me pay the $XXXX with a debit card. What he tells me next is that because it is a secured loan that they must receive the $XXXX via Green Dot. His reason was that they only deal in cash—good faith efforts to make loans. Ok I get the Green Dot card give him the card number and of course I hear nothing back. After XXXX hours I call XXXX and she says that XXXX is processing hundreds of loans and to bare with them. OK Minutes later he comes on the line and tells me that because of my credit rating I need to send them another Green Dot card for $XXXX, insurance I pay and it will be added to the loan and if I become unemployed, etc. that I the insurance will cover the payments for the term of the loan. I tell him that my credit score is XXXX not bad could be better. Then he proceeds to tell me that the underwriter at HSBC is requiring this. I asked for a loan number and he gave me of course a bogus HSBC loan number. It gets better. Ok I get the Green Dot card for $XXXX, call him back and he says another problem, IRS has a tax lien for $XXXX on my credit report. NO I tell him I do not owe any taxes, he puts me on hold and tells me that the underwriter wont write the loan, and I need to get another $XXXX Green Dot card. Of course they will credit the $XXXX to the loan and even underwrite $XXXX, but the $XXXX Green Dot card to pay my first installment of $XXXX and get a $XXXX dollar credit for the balance. Ok I get the Green Dot card for $XXXX and give him the number. So now I have given a total of $XXXX. He tells me the money will be wired to my account by XXXX. He will send me my loan docos and call me tomorrow to make sure everything went through. OK I check my bank account online until XXXX no wire transfer. First thing the next morning I call my bank to see if there was an attempt to make a wire transfer, they tell me no, keep checking because it depends on where it is coming from OK. I get a call around XXXX am my time from XXXX. He has bad news I need to send $XXXX for the SWIC money transfer costs. I am really mad and tell him to refund my money. He insists that all the money will be put back on my loan and I just need to take care of this minor problem to get my money. Ok, I get another Green Dot card $XXXX and call him back. He tells me it is processed and expect the funds in XXXX minutes. I then tell him that I did not get my loan docos and want to talk with the HSBC underwriter. He tells me that they will not speak to me only him. I am now really mad and tell him to refund my monies. No he can not do that because they have been included in my loan and wired to HSBC. I told him I would contact HSBC myself and because he gave me the HSBC loan number they should speak with me. He told me that it was HSBC International Bank and that it would be an overseas call and he is not allowed to give out the number. I then told him send me the loan docos via email. He agreed and I waited for XXXX hours, of course no email. I called him back and he told me that he sent the email and it failed because my email was invalid. I had him repeat the address and it of course was correct and he asked me to hold. He came back on the line and told me that XXXX just told him that their system was not able to send out any more emails for the day. Tech difficulties. I told him I have not signed anything and want my money refunded. He hung up. Later that day he called me back and asked me why I hung up on him. I told him Advance pay has helped tremendously with not being able to pay bills due to illness of my husband. We would have really been in a bind without it.

If I need a little help to pay my rent or anything else payday lending is always the way I go. I dont have to worry about my credit rating to get a loan like I would with a bank and that is the most important thing for me.

Payday loans help me a great deal whenever I am low on money and I will come again. Everyone was really nice. Thank you for your help in my time of needs.
I have found myself in a situation where all the bills are paid but there is no money left over and the entire next paycheck is available for incidental expenses and savings. In that scenario I need cash for a very short while to pay for kids lunches at school, an $XXXX emergency room visit or whatever life throws at us. Asking family for help is dicey because they assume the worst and they may also have their own financial issues. I know it is not Long term solution but it helps get back on my feet.

Check Advance has helped me stay caught up with my bills when my payday check was not as dependable. The fact that they dont check your credit is amazing because sometimes in life you just need a helping hand and not someone just looking at your past.

I started use payday advances to help me in tight situations where I could not get other help. Payday advances have been great in helping me get through those tight situations.

I recently went through a divorce and now that the household income has been cut in half the cash advance has really help me stay current with my bills each month. Im not really in a position where anyone can help me so this is a huge help to me in my life right now.

It seems like whenever I need help to pay bills or need some extra cash, the cash advance has always been there for me. It has really helped me with my house repairs when I've needed it.

When I dont have enough money to pay my bills or for medical bills now that I have a baby we use the cash advance to help us to get them paid. This way we keep our credit in good standing and avoid large late fees that come with late bill payment.

I was using it to help me pay for my tax returns, but now I use to help me fill in the gaps in between my pay periods to take things like normal everyday household need. Im only able to work part time because of my health so this is a huge help to me.

My girlfriend has an injury that keeps her out of work and Im also helping her with her medical and regular bills and the cash advance is helping us get through this tough time. Id rather do this then ask my parents for help. This way I take care of things myself.

I use the cash advance to help me pay my bills like rent, utilities and gas. I get paid every other week and this helps me keep thing paid on time so as to avoid late fees or anything getting shut off. The cash advance helps me catch up on my bills too when Im out of work sometime.
With all the medical expenses I have the cash advance to help me make sure none of my checks bounce at the bank. When I’m in between checks this is my only way to make sure my financial needs and expenses are taken care of. It also helps me to avoid the large bank fees.

When I’m low on money and I need some help until I get paid again the cash advance is there for me to help me with my bills and even to buy gas at times. I would rather do this then borrow from family or friends.

I am just sick over a loan I took for $XXXX loan I took out with CashCall in XX/XX/XXXX. I desperately needed the money for a new transmission and no where else to go. I wasn’t even thinking and fell victim to these thieves paying XXX% interest and thus far have paid them $XXXX; still owing $XXXX and when paid off after XXXX more monthly payments I will have paid $XXXX. Is there anything I can do? Is this legal to charge that insane interest? I could have brought a new car instead of driving my XX/XX/XXXX BMW with the rebuilt transmission. I’m more than sick.

Check into Cash has helped me with everything from emergency car repairs to just having extra money for Christmas or vacation. Everyone has always been helpful and friendly.

Having the convenience of being able to borrow in an emergency to provide for my family.

A payday loan will help me with extra bills that have come up.

A payday loan has helped me from overdrawing on my bank account.

I have never had a payday loan but I think it will help me in a lot of ways.

A payday advance has helped me with buying medication and my phone bill.

A payday loan has really been helpful to me due to I am on a fixed income.

It has kept me checks from bouncing. It able me to put gas in the car to take my kids to school.

Payday loans help us make ends meet. After my daughter’s surgery, we were struggling g to make ends meet. These loans allowed us to stay on top.

This company Check Systems collection agency locaated at XXXX in XXXX ny.. had called last year threatning me on my cell phone that I owed approx XXXX from check from pnc bank and coming from the payday loan they had mention was from XXXX after I explained to them they was all discharged in bankruptcy chapter XXXX i had paid this company XXXX thinking it was settled. . I was trying to avoid them taken action against me .. I think they are a scam. I am not family with XXXX XXXX . I was told thes ecompany was the master loan of other online payday loan companies. the need to leave me alone I am a sinlge parent who has been stressed out on the job, worried and frantic.

I work on commission and I never know what I’m going to be paid so the cash advance helps me take care of my bills during the month. Getting paid only once a month makes it very difficult and I really don’t want to pay these bills with my credit card especially with the bad interest rates.

A PAYDAY LOAN HELP ME WHEN MY MONEY COME UP SHORT TO PAY ON A PERSONAL BILL.

Payday loan has helped me with bills and holidays when I was short on money, they have been a big help.

I usually use the cash advance to help pay bills and like my credit card bills to keep my credit rating in good standing. It also allows me to not fall behind on my bills. This is my preferred option at this point.

I use the cash advance mainly to help out my grandchildren to pay their bills and schooling. This allows me to help them when ever they need it.

Im on SSI and our income is fixed and the payday loan helps us keep the household bills paid on time and to help avoid the large late fees if they are paid late. My kids sometimes need a little help and I’ve used the cash advance to kind of help them as well.

My usage of the cash advance is basically to help me stay up on unpaid bills that I may not have the funds for. I am a single mother of XXXX so this really helps on funds for my child and I ......for example food and daycare.
My income goes up and down depending on the season so the cash advance helps fill the holes in my income until the busy season starts. I'm using now to help me move.

I use the cash advance for unexpected medical bills that have been coming up. It really helps me in any type of emergencies such as a high electric bill. There have been times when I've needed it just to be able to eat by buying groceries.

I use the payday loan to pay my bills like rent, utilities when they run high and other necessities I may need. There have also been times that my daughter has needed help and I've been able to help her by using this service. This is really my only choice due to my credit situation. The fees for this service are very reasonable and its a quick fix for my financial needs.

I use the cash advance for different things such as paying unexpected bills when we run a bit short on cash. It helps us get by until we get paid again. We have used this in the past to also help us with buying groceries. This helps us avoid paying late fees.

I'm on a fixed income and sometimes I just need help to make ends meet like when my bills run a little higher than I budgeted for. I have also used it a few times to just have some extra cash when I travel. It would really be a struggle for me if not for this service.

I need help with bills that this loan has helped me with. My granddaughter attended college. This loan paid her rent.

I got a call from my bank Wells fargo on XX/XX/XXXX said I made a deposit of XXXX dollars on XX/XX/XXXX and one of the checks were lost. I looked through my records to find that one of the checks that was for XXXX dollars was paid XXXX, the other check I have no record of so the bank debits my account for another XXXX because they said they never got paid for the other XXXX. but they have no number or bank name it was just lost.

I have a low paying job and my income goes up and down depending on how many hours I get so the cash advance really helps me out keeping up with my bills. I have also used the cash advance in the start of school to help get some school supplies for my kids.

The cash advance helps me with whatever bills I may need to get taken care of in the month like truck payments, truck repairs and even helps sometimes if I fall behind in child support.

I use the payday cash loan to as an extension to my pay to help me pay my bills on time. I really don't know what I would do if I didn't have this to fall back on and help me in my times of need.

Sometimes I don't get enough hours at work and I need some extra cash to pay bills or help with unexpected situations that come up the cash advance helps me take care of these issues. My only other option would be to pawn something or ask family or friends which is never fun.

My wife and I use the payday loan to pay our bills like fuel, cable and other utilities. It is the most convenient way for us to take care of the things we need to get taken care of instead of possibly borrowing from friends which is never easy.

I use the cash advance for some extra cash when I go out of town and need fast cash right away. I also use it for when emergencies when they come up. There was also a time when I used it to help me pay for a dentist bill I had. I also have used it to help out my kids when they are a little short which makes me feel good as a parent to be able to help them out.

The payday loan helps me out a lot as I'm on Social security and only get paid once a month. I usually use it to help me pay my TECO bill. Sometimes there is a little left over for me to pay for some food at the grocery store or even gas for my car. I really don't have fallibility to borrow from so this really is my best option.
I am a hard working American and I live in New York. Sometimes though there are gaps in income. Before I used to be able to find a lender (based on reviews) who lent in New York. Now, no lender will lend to me. (I call them and they dont give me any good reason, they just say they are not allowed to lend in NY).

In the name of consumer protection, you are restricting my right to enter into a contract. I used to use these loans for XXXX time gaps. I used to take it for XXXX days, pay the minimum fee (usually XXXXbucks for every XXXX, i used to borrow XXXX), and then pay it off.

Why is the cfpb doing this?

Helps to get money when you are short or when something comes up.

I have filed XXXX complaints against Cash Call and I have not received any information nor compensation fro Cash Call. The CFPB worked very quickly on Western Sky/Cash Call but not The First Bank of Delaware and Cash Call. Cash Call was not a licensed lender XX/XX/XXXX. The Federal Reserve ordered The First Bank of Delaware XX/XX/XXXX to cease and desist and revoked their license. XXXX states have successfully sued Cash Call except the state of Oregon pertaining to The First Bank of Delaware. I paid $XXXX on a $XXXX loan and now Cash Call has a negative entry on my credit report that they will not remove. Why is there no assistance for other borrowers only Western Sky/Cash Call accounts. Cash Call was not licensed in Oregon XX/XX/XXXX to conduct business and even though my loan stated it was with the The First Bank of Delaware Cash Call has failed to prove over the course of XXXX years that they purchased this loan. The First Bank of Delaware was ordered to reimburse all loans over the borrowed amount. Is anyone from the state of Oregon going to assist other borrowers other than Western Sky?

payday lenders,

they prey on the unfortunate and lend on bad lending ratios. this has become and new epidemic of lending practices. they need to be shut down. i recently got a call from a payday lender that was going to file fraud charges against me and sue me for the contract. i went bankrupt in XX/XX/2012 and here XXXX years later they are prosecuting me. my attorney said they should of filed the proper paperwork thru bankruptcy IN XXXX/2012 WHEN THEY RECEIVED NOTICE IN BANKRUPTCY court not XXXX years later. i get $XXXX on social security and they say i qualify for for up to $XXXX TO $XXXX. when you get to their office they always try to get you to do more than you can afford. YOU SHOULD SEND SHOPPERS TO THE PAYDAY LOANS. THEY NEED STRICTER LAWS. I AM HEAVILY MEDICATED WHEN I SIGN THE LOAN DOCS.
I applied for an online payday loan, and was called by A1Cash Advance{XXXX}XXXX, who instructed me to put $XXXX on a Green Dot Value Pak and they would deposit $XXXX in my bank account. They took the $XXXX although they had promised not to, and they never did deposit $XXXX in my account. When I complained, they transferred me to a supervisor named XXXX who told me that the state of Maryland was preventing them from making the deposit and to put $XXXX on another Value Pak in order to solve this situation. I’ve reported this to the FBI who instructed me to contact you for help. Please help me?

I am a credit counselor and see the impact payday lenders have on families and individuals. I am writing today because of a situation I ran into yesterday when someone had borrowed $XXXX on a car title loan. Interest Rate is approx. XXXX% and payments are over $XXXX/month. This person has had it since XX/XX/XXXX and she still owes what she borrowed then (its XX/XX/XXXX now). She knew there was interest costs but not able to pay it now and is concerned she will lose her only vehicle. Here is my thought… credit card companies are now required to show on their statements how long it would take to pay off the debt if the consumer only pays the minimum. Why are not payday lenders required to do the same? If this person took out a loan and was told this is how much she needs to pay (minimum each month) then this person should also be able to see how long it would take to pay it off at that rate. This is not disclosed on any forms that I have seen. There is a statement that says it is recommended to pay extra - but no other details.

So my suggestion is that payday lenders have to do the same as credit cards - let consumers know how long it will take to pay off their car title loan or flex line of credit if they only pay minimum payments and what would be the total cost to the borrower. Thank you for your time in reading my message!

I too needed money in XX/XX/2012 and took out a loan from Western Sky that was turned over to CashCall and now Delbert has it. I have paid over $XXXX on a $XXXX loan and was told I still owed another year on it. Yesterday, I cancelled my electronic debit on them. I am fed up with their lying.

After reading an article in the XXXX Journal on Tuesday, XX/XX/XXXX on XXXX who received a loan for her car from a Title Loan Company (Loan Max). Although her loan was forgiven by Loan Max, others have not. Therefore, I wanted to share my daughters story. She is also a single mother with XXXX small children and became a victim to Loan Max on XXXX in XXXX, Ohio. It is the worst place to get a loan. She had a XX/XX/XXXX Saturn and borrowed $XXXX. As it ended up, she owed Loan Max a total of $XXXXX or more and could not repay her loan. With that being said, Loan Max sold her car and she is now using my husbands car to get back and forth to work.

This companies are charging a XXXX percent interest in XXXX, Ohio and are getting rich on the most vulnerable people in our community. These types of businesses are worst than the Check Cashing establishments. Title Loan companies promote unfair practices. They should be made to compensate the people who lost their cars or overpaid that were caught up in their scheme (unfair practices). Their businesses need to be shut down or regulated, so they are not ripping off our poor in our communities. I can provide further paper work to investigate their practices.

It helped me out, When I only had maybe $XXXX dollars to my name.

When I dont have the money to pay some of my bills the payday loan came in handy.
Our business used the services of a collections agency, NRH & Associates. For about XXXX months, they were personable, earning our trust by collecting successfully on small debts. So we decided to ask them to collect on a more substantial debt from a customer who owed over $XXXX. NRH claimed after a month, they were still trying to collect. However, shortly after that, the customer contacted us and tried to reorder. We weren't planning to do business with them, until they said the debt had already been paid a month ago. They sent proof of the cashed check. The customer had sent the check to NRH, and even though the check was made out to us, the collections agency cashed it. After we found out about it and tried to resolve the matter with NRH, they avoided our phone calls, emails, and correspondence from our attorney. They recently disappeared. Their website is gone, and phone and emails have been disconnected. That's how we found out we had been scammed.

This company has really been great to work with. A family illness has been the reason I borrowed money and will refer everyone I know to this company.

This company has helped me get through till my next payday. The girls in the office are amazing!

I need a payday to help me get things for my children. Such as, diapers and food.

A payday loan is convenient.

Needed an advance for my kids daycare. Employees are very nice and outgoing. I will continue to come back for more business.

Im contacting you all in regards to a bill collector calling my place of employment and calling my personal cell phone number. I've contacted them to let them not to contact me at work. I've tried to make arrangements to get them to stop calling and got no results. Is there any way you all could help. The collector is called united and are a collection agency for a company called ez loans.

A payday loan has helped me playbills when a bank would not give me a loan.

A payday loan has helped me pay my insurance deductible in the past when I need it the most.

I got a payday loan to help bring my husband home when he was stranded in Pennsylvania due to work.

I came today to get money for groceries.

Both of the associates here are very valuable assets to your company, they eat make each customer feel welcome and appreciated.

Payday loans have helped me out when I had no where else to go for money. Without them I would have lost my electricity.

Payday loans have helped me out a lot when I am short on cash for many different things. The staff is very friendly and made my experience with payday loans very exciting.

I am thankful for payday loans because they are there to help with my financial needs and the staff is friendly and the service is fast.

Payday loan services helped me by giving me the money to pay a bill. They were very friendly and the service was great.

They helped me by paying a past due bill to make me current. I needed the service because I had no other options and it is quick and very convenient. The location is a plus as well and they are very friendly.

I had unexpected car trouble and do not have anyone else to borrow from; this company came to my rescue.

We need payday loans because they help us during our hardship. My payday loan came in handy for me when my son got put in jail for not paying his old fines he owed for court. I didn't have any money so I was told by a friend to come here and they would help you out and loan you some money. I did just that and got the money to pay his bond and got my son out of jail. Thanks to payday loans it let me get a good night sleep knowing that my son was home with me.
We were looking for payday loan when we were approached by pensions, annuity, and settlement, LLC, we were behind on a car payment and I may of needed surgery, plus my dad that helps with the rent became more ill. We felt trapped, we thought we could get rid of at least the car payment, but as luck would have it the amount given was less than we owed on the car, and the pymt would come from the back of car loan leaving us with still making XXXX pymts, no matter what we would pay we would still be paying for a long period, the loan came so fast there was little time to think... They said we were given an advance on our miliatary, pension... But they r taking from my personnel checking, each month at the rate of XXXX. For XXXX years!! I wanted to include it in my bankruptsy, but it states cannot be paid off or included in bankruptsy .. What a mess... XXX-XXX-XXXX

A few months ago we needed money to pay a mortgage payment. I had seen ads about title loans. I thought this would be a good quick way to get the XXXX we needed. When my husband came home with the papers I saw that we were being charged XXXX% interest. I made the monthly payments and by the time I had enough money to pay the loan off I owed XXXX. I have learned from this experience but I wonder how these businesses can be legal. I am sure I am not the only one to be caught in this situation. I feel like there should be a law to govern these loan companies.

Helps me get to my next payday.

Every now and then getting in a bind and needing cash in hand a few days before payday or a week in advance

I wAs needing money when school had started back and a payday loan helped me get school supplies.

The service is excellent, everyone is so helpful and understanding. If I ever need another loan I would definitely come back. Love the staf.

Short on funds due to hours cut from work being off due to the weather last week, payday loans helped me.

My account was fixing to be over drafted and did not need to have anyone over draft my checking account. So they saved me from having over draft fees.

The services help pay bills before payday. I need money before my payday and I am very pleased and will keep doing business with this company.

The payday loans have helped me to pay bills. The loan helped me have money before payday. I am very pleased with the service and will continue to do business here.

They helped me when I needed to help a family member and also when I got sick. I needed the money to keep from getting behind in my bills when the bank gave me the run around.

Its been great for me in a time of need to help with my bills; it served its purpose.

I submitted a complaints against a payday loan company and a debt collecting agency. This prompted me to file a complaints because of the threatening call and conversation over a phone, and misrepresentation for something else. Consumer Financial Protection Bureau handle my complaints thoroughly, they give me updates and status of the complaints. It feels great when a government entity such as CFPB takes us, as consumers, seriously. Im sure, there are XXXX of us out there that being exploited by these companies.

I had taken our a payday loan but had forgotten all about it. the original payday loan sold my account to an collection agency. well some other agency or person call me out of the blue on my work number and requested i pay this bill on a pre-paid visa card, this scared me so i wanted more information from this agency and was inform they would not send me any documentation unless i pay first, also i was threaten to be sued and would be summons to court. well the original payday loan investigated and found out this agency was not one of their representative for collection, so they requested my account to be close and not further collection action will be done. My experience with CFPB was great and filing the complaint was easy to file and they kept me inform on what they was doing the the timeframe when i will received a response. I can say this is a great tool for consumers who feel something is not right when you receive any type of collection calls. if i ihave a problem again with any of my creditors i will contact CFPB for their professional help.
I applied for a loan with Clear Creek Lending and I just e-mailed the state of North Dakota about it. They referred to me. I was asking for a $XXXX loan for just a few weeks and a few days later they funded it and said I would pay XXXX total with interest!!!! They did not make the terms clear and give me a chance to know this before hand. I called them right away and told them to back it off. They said there was nothing they could do once it was funded. I would like to forward e-mails to you that describe more details. Please give me a person and e-mail to contact.

Advance helps when water pipes burst.

Helps to get through paydays when money was short.

Payday advance helps me when my work hours have decreased.

Payday advances are a big help. Sometimes you cant make it through the month without one.

This company called me XXXX times on Monday XX/XX/2014 the phone is XXXX and the other number they call me from XXXX. The man said who talks in a foreign language said my loan is completed just need a few more facts about me. I told him please stop calling me because I did not request a loan from Cash Cash and I been approved for a auto loan which I did not request.

I took out a loan with White Hills Cash for $XXXX. They were taking out XXXX every XXXX weeks through ACH. After I had already paid back $XXXX, they told me that they were having ACH problems and they needed my debit card for my account to "remain in good standing". I refused and filed a complaint with CFPB. They responded by settling out my account "as a courtesy". I still owed them $XXXX.

I pay thu the nose to check into cash, now on top of a XXXX% finance charge they want me to pay a $XXXX a month membership fee! GREED, GREED, GREED!

I was contacted by this number XXXX by an XXXX accented man telling me he had all of my information and was going to press charges on me because I am a fraudulent person and he had my social and said it so I know he has it. Also he had told me XXXX year old daughter over the phone that her mommy was going to jail. I do not appreciate this. All supposedly over a pay day loan company which I have not gone through. I am furious at these people and will do anything to stop the harassment.

I love coming here. Its quick and easy to get a loan and the staff is very friendly and helpful. Ive been late a few times and didn't have to worry about my check bouncing because payday advance works with you and is understanding. I would recommend everyone to come by and get a loan if you need some quick cash.

Payday loans has helped me to make it from check to check. When my kids had needs or bills needed paying at the spur of the moment, this service is really needed.

Helps when money is tight and I need help to get to the next payday so I wont get behind.

When I need money to pay a bill before payday, I could easily get it from a payday loan and repay on payday. I think it should stay around.

This payday loan has helped me out for the holiday season.

It helps between paydays when I run short on cash. The process is very quick.

Payday loan allowed me to replace my tire.

It is easily accessiBle and helps until next payday.

It helps with the kids in college.

This is a XX/XX/XXXX loan for my grand kids. Without payday advance they wouldnt have a XX/XX/XXXX. Thank you!
This is something that helped me out when I was in a bind. It was easy to get and there was no pressure to get it. I was fully aware of all of the charges.

It helps me get extra cash when I need it.

Helped me buy things to get by from payday to payday.

The payday loans have helped me by saving my account from going into default which would be much more expensive.

My company often struggles paying us on time. Its a small business and money is tight. I dont know how I would survive without the payday loan to get me through while waiting on my payrol. It helps with food, gas and bills.

I needed money for a down payment for my car and Checksmart was the only place that would help me.

Its helps meet my financial needs when every Im in a jam.

Payday loan has helped me ina lot of ways. They help to pay your bills and put food on your table in case your paycheck is not enough to cover everything. Payloans also help cover inexpected expenses such as items to keep your vehicle in good condition.

I use the money to fix my granddaughter car. Its a quick and easy way to borrow money.

Payday advance works best for me because it is convenient and quick for my busy life. I use the money for bills and extra money to last through the month. Being on a monthly payday makes it difficult to budget.

Advance America has been very helpful to me and my family in times of need. If my bills become overwhelming, I can always trust the friendly folks at advance America to see me through.

Hello,

Places like Advance America help me out in a way that you can not believe. I never thought I would have to come to a payday loan, but they gave me an opportunity to borrow money and trusted me to pay them back. The staff is friendly and want to help.

The payday loans have been a great help to me. When I needed money on the spot they were always there for me. I appreciate the great service and the customer service is awesome.

My grandmother has XXXX-XXXX days to live so I have to drive and a payday helps with gas and so I can stay in XXXX until the funeral.

I send money to my kids and I also use the payday loan to help pay my bills. Helps me balance my budget out and keeps things paid on time, which helps me maintain my credit score.

With the difficult economy I sometimes dont get the hours at work and I need some help getting my bills paid. It also helps me with the unexpected things that seem to come up from time to time.

I use the cash advance to help me with paying my bills. My utilities sometimes run more than I've budgeted for and the cash advance helps me get them paid. I also use it at times to help pay for my medicine when I run short of cash.

I'm single and live on my own and the payday loan helps me pay some of my bills like my truck payment. Sometimes I run short and really just use it to get me by. I dont use it all the time but its good to have when in a bind.

When I dont have enough money to get my bills taken care of or to keep food on the table or even a roof over my head the cash advance there to help when I need it.

Cash advance helps me as I get paid XXXX a week so this helps us when bills fall in between checks. It really helps me with paying my bills. Ive also used it to help me with plane ticket to NY.

I use the payday loan to help me keep up with my rental payments when I come up short. Id be kind of stuck if not for this. I really dont want to ask family for money as they are more or less in the same boat as me.
I had some major repairs on my house like plumbing and a new air conditioner. I've also used it to do some minor repairs around the house as well. I've also used it to help to pay a couple of bills XXXX month when I ran short on cash.

The payday loan services is a great deal for consumer. My experience with cash advance has been a great place just to help me make it from one day to another.

Payday loans help me make ends meet takes care of unexpected bills.

Payday loans have help with getting my son through school and with paying some bills before due dates.

Payday loans help catch up when needed.

Payday loans help you get money fast.

Payday loans help with bills through XX/XX/XXXX.

Payday loans help with money for anything when needed.

Payday loans works for me because my car broke down in help me get it fix. And it a big help to payday in need of cash in case of something like this.

A payday loan help me out when sometimes we don't have a full weeks work or if your child gets sick and needs medical attention or medicine.

Payday loans helped me have money for any unexpected bills or overdraft bank charges.

It help me when I need a payday loan.

I am on a fixed income and sometimes the money runs out. Payday loans help.

I have had many times when I could not meet a car note, or house note, needed work on my car when I didn't have the money, I knew payday loan was the answer for me. I am glad that there are payday loan that will help when I need money.

Due to unexpected bills coming out and getting a payday loan helps. I would like to keep having the rights to be able to be lent money when needed for family emergencies etc....

Payday loans assist with small adjustments of things that arise unexpectedly.

A payday loan has helped me by allowing access to cash when I have an emergency. However, it would be nice if we could not waste so much paper and move to electronic signatures and paperwork!

Payday loans helps with extra money because I live on a fixed income,

Payday loans helped because when I need money they are there for me.

Payday loans have been a blessing for me when I was in need and sick and was not able to come in but they understood and work with me so Thanks very much. P.s. a job well done! By XXXX

Payday loans helped me at a time when it was really needed and if I had not done the payday loan my problem wouldn't been solved.

Payday loans helps to pay unexpected bills. The staff is always friendly and helpful.

Payday loans helps out when I am in need for money at the spur of the moment. It is convenient & easy to get.
“Instead, XXXX got a cashier’s check from Wells Fargo for $XXXX and immediately cashed it at an Amscot store. Amscot charged him more than $XXXX in fees.

XXXX took $XXXX in cash and XXXX money orders, each for $XXXX.

Then he started spending.

As an investigator would later learn, XXXX cashed XXXX of the money orders on a single day, XX/XX/XXXX. Almost every other day after that, he cashed multiple money orders, including the big shopping day of Black Friday, XX/XX/XXXX, when he got $XXXX and bought flat-screen TVs at Walmart.”

Read more here: XXXX

I went to Top Dollar Loans to make a payment for my nephew on a title loan. I am not a party to the loan. I authorized an amount which was debited to my bank account and paperwork was printed and signed for that amount. On my bank statement a XXXX debit was made to my account for a XXXX. Yeah just a XXXX. But this was not authorized by me and not mentioned to me by the employee. It makes me feel as if it is a test to see if I would notice this theft of money from my account and I am watching to see if any more debits occur.

I received a payday loan from an online cash advance website. Received the loan, payed it back then received a phone call at my work place from a man named XXXX, claiming he was with the state attorney office and he was calling to collect a debt from me from an online payday loan I received. I did not understand what he was talking about since I had already paid the loan back. So I then asked the man what it was for and he said it was for taxes and fees that were not paid back with the loan. He said it was a total of $XXXX. I then asked him why this was not communicated to me when I applied and he then said he does not know because he does not work for the loan place but is just collecting a debt. I kept telling the man I needed to just hang up because I was at work and he was getting very aggressive with me, telling me I had to stay on the phone and settle the debt now or he will have a Police officer at my home to arrest me and put me behind bars for a year. Saying I will lose my job, not be able to work in California for XXXX years and my children would be taken away from me. I hung up because at this point I was pretty upset! Then he continued to call my cell phone so I finally answered. It was the same man telling me that I needed to get the cash and wire it to them as soon as possible If I want to settle this out of court. I drove all the way home with him on the phone. Hung up on him again. Then my phone rings and the caller id says " Police Dept" so at this point I am really scared. I answer the phone to a man claiming he is a Police Officer and he is on the line with a man named XXXX from the State Attorney office and that we are needing to settle it or he would have to come to my home and arrest me. I then asked the officer for his name and badge number, so he then gave me a name and number. I immediatley hung up the phone and called the Police dept and told them the situation and asked them if they have an officer with that name and badge number and they said No.. After that the man kept calling me form a XXXX number. I continued to let it go to voicemail. He left a Very Aggresive message which I do have saved still. After that my phone rang with my caller id saying it was Work calling me, i thought thats strange! why would work be calling me. I did not answer and it called XXXX times in a matter of XXXX minutes. I then grabbed my home phone and called my Work and asked if they tried calling me and everyone said No, so I then realized it was the same people trying to get through to me since I was not answering my phone. This is horrible that these people are doing this to innocent people!! Needs to be stopped...

I then called the online cash advance place I received the loan from and told them what happened and asked them to look up my account and to make sure I was in good standings with them and they checked everything and said that everything was perfect! Loan was paid back XXXX weeks prior to this incident. They continued to call me so much that I had to go have my number changed and no phone calls since.

Sometimes emergencies come up and being a single parent its nice to have this service to get things taken care of. Its convenient quick at a fare price for a small loan.
I usually use the payday loan when I need money in between my paydays to pay bills and sometimes for extra money for entertainment when I might be a distance from my house where I keep my money and don’t have time to go there.

Helped me pay for unexpected troubles

It helps me out so I can pay the bills on time to get me by until the next pay check.

I use the cash advance for bills that come up early, gas and paying my cell phone bill. Since I get paid every other week it can be hard to stay on top of bills. If it weren’t for the cash advance I would be paying a lot of late fees.

The payday loan is good for keeping my bills current. I’ve used it for the holidays, travel and even to help me with my moving expenses.

I’m on SSI and I only get paid once a month and there are times when I need a little help and the cash advance helps me keep my bills paid on time. If not for this I’d surely be late and have a rough time.

I use the cash advance to pay all my bill depending what is do at the time. I use it to supplement my income when I run short. I really don’t have a plan B to get these things taken care of so this really works for me.

Payday loan to clear an overdraft at bank ladies were very friendly and fast helpful

A payday loan has helped me meet bills I otherwise would have had bounced checks, NSF fees due to unforeseen circumstances. We have also used payday advances to help pay unexpected doctor bills. Once I used the service when we had a death in the family. This is a good product when used properly.

I use payday loan to help pay unexpected finances

The payday loan helped me pay the bill for car repair. This service is needed by people who can’t get loans thru the bank

Payday loans have helped me to make payments on time and sometimes buy a XXXX and medicine when I’m low on cash.

Payday loan has been a big help with myself and my family. When my wife started school we didn’t have enough money for school. My wife and I do not have family members we can call on for financial help. So therefore Advance America allowed me to take care of a financial need without the hassle of asking friends and family and them knowing our financial business payday loans has definitely been a great help to me!

Payday loan has help me pay for surgery that I needed as soon as possible for my health.

Payday loans has helped me to pay an unexpected bill at a time where I didn’t have the money.

Payday loans have help to catch up on bills and pay off debts when we needed extra money. I enjoy the atmosphere of friendly faces.

It came in handy when payday was XXXX weeks away and I needed money to keep the water running.

I used payday loans to help me pay my bills when I was out of work.

I came in to a payday advance to fix the car. It really helped us when we needed it. We will use it again if we need it.

I came in to get a payday advance because my power bill was past due and the advance kept my service from being interrupted.

Payday advances helped us get our daughter through college

Payday advances help me to pay my light bill and car payment on time

Payday loans has helped me with doctor bills for my child.

Wei about XXXX years ago my wife got very sick and it was between paydays I was able to an advance that day and was able to get my wife seen by her doctor. Since then I have used payday advances whenever things come up between paydays that can not wait. This product has been a blessing for my family.

Payday loan helps when I run into a financial problem. It’s easy to get the money you need the same day

When I was out of work with a broke XXXX payday loans helped me pay my bills and get my medicine
Payday loan helps me when one weeks pay is a little short, it gets me the extra I need until payday
Payday loan benefits me on short weeks for money to pay my bills
Payday loans helped me pay my bills when something unexpected comes up.
Payday loans help me when I need cash between paydays
Payday loans help me get from week to week some times when Im short on cash also helps with unexpected expenses.
Something always comes up and a payday loan helps me out until I get paid. Also, it helps me out when I am laid off.
Payday loans have helped me when I didnt have money to eat or pay my power bill.
In critical times when I run short on cash such as potentially getting my utilities shut off I use the payday loan to actually pay the bill. Have also used it to buy XXXX gifts in the past.
On XX/XX/2013 I met with XXXX (XXXX) and XXXX (XXXX) at my home to have an estimate on shutters and decided to give him a check for $XXXX. Since that date they have not answer my calls or emails and of course have disappeared with my money that they cashed the following day. I tried to look for the address that they have in their business card and I went to that place an is an empty house or they just gave a house number that doesnt belong to them.
I am really very disappointed and upset about all this. This people need to be in the internet so they do not keep on doing this for other customers. Please can you inform on how should I handle this. Thank you for your time. Cordially. Mrs.XXXX
XXXX
I use the cash advance for life insurance and car payments. We also use it to help us with groceries because we dont qualify for food stamps. Id rather not borrow from my brother so this works for me and my family.
Ive used the mayday loan to pay for everyday things that come up like paying for my kids school lunches, blown tire and even helped me move into a noes house by helping me with the down payment.
Im retired and really have times when I need some help to pay all my bills like getting my car registered here in Florida which was $XXXX. That set me back for a while and the payday loan really has pulled through theses times
The payday loan helps me when I needed to pay for bills before I get a paycheck so my power wont be turned off or my water. Other alternative would be no alternative because my parents live with me & I support them.
Payday loan is very helpful to me and my family through this difficult time in my life.
Payday loans make a very important impact in my life. It helps me through my financial bind in my time of need.
These loans help me in a number of ways. It keeps my bills from going into default. I dont know what I would do without the financial assistance.
I have had payday loan for years and I have accomplished a lot as far as handling bills due to hardship.
My son blew his motor and I needed new tires. Did not have money to make these repairs so I came and got title loan. Enjoyed my experience with the girls.
This is a tactic you may have seen played by credit card companies. I have been paying off a CITI credit card steadily for the past couple of years. There have been no problems cashing my monthly checks consistently until my "payoff" check. It was never cashed and I was hit with invoice for the final amount and a penalty. The lesson is to review your accounts regularly if you are paying these credit card entitles by check or pay online and assure your account is debited accordingly.
Payday loans have helped me out with bills/misc items, usually towards the end of my check cycles. It would be a shame to lose this advantage.

I had a voice mail left on my cell phone saying that I was being charged with bank fraud and/or check fraud. The number is XXXX. When I called them saying I was worried and didn’t know what this could be about, a woman answered and said she was cooperative and called back that she would try to help me in any way to clear this matter up. She said she had loan sharks after me and that they would bleed me dry. Well I live from paycheck to paycheck and don’t have anything in the bank. But she said if I came up with XXXX today that she could keep them off my back because they were looking for me toburse me papers and when I went to court it would be out of her hands and she wouldn’t be able to help me and it would cost me XXXX dollars if it went to court. I was extremely upset. I told her I would call my mother and ask for the money to help me. She wanted to know when I would call her back and I said in XXXX minutes. So I called my mom and she answered me who it was from and who I had to pay. The lady said it was a payday loan and I didn’t have any out, but I had in the past so I was confused. Also, the woman on the phone talked extremely fast and I couldn’t understand her and I was confused. Anyway, my mother called the payday loan that I had paid off and they said they didn’t do stuff like that and that they would call me directly. The woman said she was a private collection agency. So I didn’t call her back like I said I would. She called back and I wouldn’t answer it but my boss at work knew about what was going on because I told her so she answered my phone and they thought she was me. When she asked them to fax the information to her so I would know what exactly I had to pay she said she couldn’t do that and thought that my boss was getting too aggressive, (which she thought was me) my boss explained that she wasn’t and that I just wanted to know who I was to pay and the woman hung up. Later I received another call from her but I was in the kitchen cooking and didn’t hear the phone go off. She didn’t leave a message for me this time. I don’t want this to happen to anyone else. I had had the money I most likely would have paid it because they had sounded legit. Please don’t fall for the same scam. I hope that someone can trace the phone. The area code was a DC area, so please be aware of this and hopefully the police can stop them or others from doing this to innocent people. Thank you for listening to me. I didn’t know where to report this so that’s what I am doing. I didn’t know what category to put it in. Thanks again.

I was in a financial hardship and requested a deferment on my student loans. I thought this was going to help me but in the end it made it impossible to get ahead on my loan. Because I did not pay the interest that accrued on the account while in deferment, when I began paying on my loan my entire XXXX payment was going to pay on the XXXX of interest. In addition to that, over XXXX was being added every month for interest that was continuing to accrue on the principal and added to the interest that had to be paid before any money I paid could be added to the principal. I began to pay more than my minimum payment thinking that it would be applied to my principal balance. NOPE. It is applied to the interest, never allowing the principal balance to be reduced and therefore the interest that is charged on the principal to be reduced. When I called to inquire, I was told very politely that I could add the interest to the principal balance, which would increase my monthly payment so that I could see it going down. Really? Why on earth would I want to add that interest to the principal, making my payment go up AND now I’m paying interest on the interest. The response was it would happen eventually anyway with or without my consent. I happen to be lucky in that I can actually afford the XXXX payment but also able to pay a little extra a month. I see why people do not pay, why when you can never see yourself getting ahead? I do not think this practice should be legal. I am not saying I do not owe the money but the way payments are applied makes it impossible to ever get ahead, only that the amount you owe does not go up. They act like they are doing you a favor when they offer you a deferment or forbearance but in reality, they are only lining their pockets with more money from people who are already barely keeping their heads above water. I do not see how this is any different than payday loans, title loans or frankly, loan sharks.

I use the cash advance to help me pay my utility bills because I get paid every XXXX weeks and I sometimes run short. I much rather use the payday loan instead of borrowing from family or friends. I have also used this service to help out some of my friends when they need help.

When I need extra cash for things like food or to fix my car, it’s easier to do a payday advance to get the cash I need than to go to a bank and spend and hour or XXXX of my time only to find out that I didn’t get the loan.
Payday loans help me keep house payments paid, keeps gas in my car, pay for doctor visits and for medication. It has helped me have a better life.

A payday loan really helps me out when I have bills that need paid and don't get a paycheck until the following week. I'm able to keep bills current and only have to pay the loan fees, which are lower than late and reconnect fees.

I needed a short term solution for an unplanned trip out of town due to a family illness. A payday loan was the only option I had available to me at the time and I'm glad it was there when I needed it.

I'm XXX% XXXX and with XXXX kids and only my wife working the payday loan helps us offset when my wife is out from school XXXX. We have also used it in the past to have some extra cash.

I mostly use the cash advance to pay my bills and buy food. I'm on a fixed income and this provides the help I need to get through the month. My only other option at this point in my life would be to borrow from friends and I really don't want to do that and borrowing from a bank is too much of a strain.

When emergencies come up I use it to get me through until I get paid next. I use more for gas and food as well. I don't like to borrow from friends so this works for me.

I'm on SSI and I have a family and money is extremely tight and the cash advance helps us get through every month with keeping all my utilities on. I really don't have any other choices to help me with these bills so we rely on this type of service.

I've recently gone through bankruptcy the cash advance really helps me out because trying to get a loan is very difficult. I'm on social security and it helps me pay for my medications primarily.

I live on a fixed income and every once in a while I need a little help to get me back on track. My daughter just had a baby and I've been using the payday loan to help me pay for gas to get back and forth to XXXX.

I work a good paying job but with outside influences and surprise expenses it nice to know that when I need to get a few extra dollars, the payday loan helps to make ends meet. I no longer stress about where the extra money will come from, and not being an extra burden on my family is really what helps.

I use the cash advance when I fall behind on my bills like electric and water bill. I don't like borrowing from family or friends so this really works for me. I'm slowly but surely getting to where I don't need them anymore but for now it's been a huge help.

The cash advance helps me pay my rent on time as I only get paid once a month. I also use it to help me with paying some of my grandsons medical bills. This is way better than borrowing from anyone else.

I use to use a pawn shop to get extra cash but when I found out about the payday loan it truly helped me and my family out. It also was way a lot cheaper than pawning my jewelry. We use it for all sorts of things like bills and incidentals that come up from time to time.

On Thursday XXXXXXX, I discovered that Wells Fargo had incorrectly removed money from my checking account for a check that had the name, address and account number on it of someone other that me. The check cleared to the wrong account. This was clearly a mistake on wells fargo part. Wells Fargo has stolen my money.

I immediately called Wells Fargo at XX/XX/XXXX and reported this on Thursday XX/XX/XXXX at XXXX, pst. I called Friday, XX/XX/XXXX at XXXX pst. and I spoke with several people who all told me that nothing could be done about their mistake at that point. On Friday XXXXXXX, I spoke with the Claims processing division of Wells Fargo (XXXX) I spoke with XXXXX a customer service representative and XXX a resolution specialist, neither of which would give me any more contact information such as an identification number or last name. I was unable to speak with any one at Wells Fargo with more authority, since they do not work on Fridays. The people at Wells Fargo whom I did speak with, informed me that nothing at that time could be done to put the money which Wells Fargo stole from me, back into my account. It would takes weeks for the money to possible be refunded, if it was going to be refunded at all. It has been XXXX days now and XXXX business days and I still do have the money which Wells Fargo has stolen from me. I am at a loss of $XXXX dollars and XXXX hours of my time on the phone with Wells Fargo.
Payday loans are an essential service for people who don't have credit for emergencies and unexpected bills. Please offer your support to keep making them available.

I contacted CFPB after I realized I was being taken advantage of by a payday loan company. They find clever ways to debit your account outside of the agreed upon terms. I contacted the company but received NO relief nor did I feel like the gentleman on the phone was giving me correct information. I work in technology and finance so his explanation was not making sense. My attempts to reason with him were futile. Once the complaint was filed with CFPB they immediately responded. I am pleased mostly with the way CFPB protected me and represented me. The complaint process is easy and effective. In the end the company still made up things that were not true about sending emails, etc but they agreed to give me exactly what it cost me due to their fraudulent practices.

A payday loan has helped me by getting me by with gas and food until my next payday when unexpected expenses have occurred.

I received a email that cash call was being sued. I had a loan with these people as well as Western Sky. They were awful. Continually taking more and more money out of my account. I started the loan in XXXX and then moved to XXXX. I have since paid them all off. I was charged enormous amounts and even hassled when I tried to pay off. I wish that I had never done business with them but as a single mom and going through a divorce I felt I had no choice. I paid them XXXX and XXXX of dollars for my small loans. I am glad you are looking into these companies. How can I find out if my account was one that was charged wrong?

The reason I come to Money Mart is because of the customer service. The staff is very friendly and they meet all my needs.

This payday loan helps me pay my bills in between paydays.

Since XX/XX/2000 I have been a customer and your payday advance helps me get through my monthly expenses of food, rent and utilities. This loan has saved us many times especially keeping the lights on. I don't know what I would do without it. Being a single mother this helps us.

When I'm short on cash a payday loan helps me to make it to my next payday with out credit checks.

The payday loan has helped me through the holidays many times. It allows me to pay my necessary bills and still have a bit left over to buy gifts. It has also helped me with unexpected issues ie car brakes, down/short hours on my paycheck. Payday loans are a help for me not a crouch and I would hate to think that they would no longer be available to me when needed.

The payday loans help me make the stretch from one paycheck to the next.

Payday loans helped me meet medical expenses for cancer treatments.

I have been in a payday XXXX for about XXXX months. I first began borrowing when my daughter was born to ease the anxiety of running out of things for her while I was on an unpaid maternity leave. I had to add loans to begin paying the high interest installment payments. I would be able to pay one off but with not having enough money to pay my regular bills would have to refinance another at a larger, more expensive amount or take out a new one. I am at the point of XXXX loans with about a $XXXX balance. I have however sought help. I am in the state of Wisconsin and have been advised that all the lenders can access my information in a database to determine if they can lend to me. None have stopped me from borrowing. The borrowing is not out of a want for material things but a need to pay bills and have food. I have not done this irresponsibly.

Payday Loans help me with car repairs, help avoid overdraft fees and help with unexpected expenses between paydays.

Payday loan has helped me because sometimes people get behind on bills and need financial assistance. Everyone needs help sooner or later and payday advance is always there to assist.

If it wasn't for check into cash I would not be able to get Christmas for my niece and nephew.

I like to have the cash advance handy to buy extra food, pay my credit card bill and gas when I don't have enough cash to get through. It's definitely been a great help to me when I need cash fast without any hassles.
<table>
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<th>Reference #</th>
<th>Date Created</th>
<th>What Happened</th>
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<td>110808-000100</td>
<td>08/08/2011</td>
<td>I have managed to acquire over $3000 in payday loans and my bi weekly interest only payment is and I am stuck. I understand it is partially my fault, but isn't there a limit to the number of loans a person is allowed in Tennessee. I have these payday loans from seven different locations in Tennessee and I cannot continue. Can you help me? I'm afraid to approach them or they will attempt to cash the checks and my account will return them and I'll go to jail. By the way, I work for and should have known better. I there a repayment plan option in the State of Tennessee like there is in others? Please help me. The loans were for auto repairs, not vacations. thank you.</td>
</tr>
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<td>120105-000504</td>
<td>01/05/2012</td>
<td>I have more payday loans than I should. What fooled me is the way they presented to costs of the loans. It was not as simple as an annual percentage rate (APR). Now that I have figured the APR’s of these loans, I have to wonder if these people are breaking laws by charging consumers 720%, 652% and 487% APR loans?</td>
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<tr>
<td>131224-000544</td>
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<td>It help me by helping not worry about being late on other payments. It's nice to know that I can come experience friendly service and get the financial assistance I need.</td>
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<td>Has help in needing loan to help out a friend in rough time.</td>
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<td>03/05/2014</td>
<td>We are greatful for the payday loan. It help us to catch up our bills. My husband hours was cut and it help us with our monthly bills. we are so glad for th payday loan.</td>
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<td>140306-000505</td>
<td>03/06/2014</td>
<td>I have 2 kids in college and I use the payday loan at times to help them out when they need some extra thing for school like their book. I also have used it to help me pay my bills when I sometimes run a bit short. I really only use it when I need it.</td>
</tr>
<tr>
<td>140306-000572</td>
<td>03/06/2014</td>
<td>I use the cash advance for emergencies when I just don't have enough after my paycheck. I used it last time to take my dog to the vet.</td>
</tr>
<tr>
<td>140306-001005</td>
<td>03/06/2014</td>
<td>It has helped me in so many ways. I pay bills with it. got items for my house.</td>
</tr>
<tr>
<td>140306-001507</td>
<td>03/06/2014</td>
<td>I use the cash advance mainly to buy food because I’m retired and only get paid once a month and this is my only way of taking care of getting food on my table. when I was short on Cash it good to know all have had to due is to get a payday loan.</td>
</tr>
<tr>
<td>140306-001788</td>
<td>03/06/2014</td>
<td>I obtained a title loan in Tennessee, not realizing the high interest rate that came with it. I borrowed 2200 dollars from Tennessee title loan in November 2013. In December I paid 1600 of that 2200, in which I was told for that month over 500 was interest. I told them that the car had stopped on me and I left it on the expressway and 2 days after it stopped I went back to have it towed and it was gone. I called the impound to see if it was there, but wasn’t I told them I would continue to pay, because that was the agreement. I later had to go on sick leave and could not pay my regular bills nor the title loan. I notified them that I was thinking about filing bankruptcy if they couldn't help me with the interest rates. She said they could not help and go ahead and file bankruptcy. I informed her that I did not want to do that, so I'm asking my creditors to help out. She said they couldn't and now I owe 2700 dollars. Is this legal to charge this type of interest?</td>
</tr>
<tr>
<td>140306-002346</td>
<td>03/06/2014</td>
<td>I read an article by CFPB about how payday loans are illegal in New Hampshire with regard to very high interest rates. I know now that this is actually a valid installment loan from Western Sky serviced by Delbert Services, at a high interest rate [135%]. I read comments by other people regarding Delbert Services on another CFPB article and realize this needs to end and want to be paid back the money I have given them. Some time I am short on cash or paying a bill. It help me until next pay-day. keep a little extra cash to carry me until next pay day.</td>
</tr>
<tr>
<td>140307-000645</td>
<td>03/07/2014</td>
<td>It helped me when I was in need till pay/day.</td>
</tr>
<tr>
<td>140307-001959</td>
<td>03/07/2014</td>
<td>I have intestinal cancer and payday loans help me with co-pays between my checks. They also help me make payments on due dates.</td>
</tr>
<tr>
<td>140307-002085</td>
<td>03/07/2014</td>
<td>Pay advance loans help me from paying high penalty at bank for bouncing checks.</td>
</tr>
<tr>
<td>140310-000714</td>
<td>03/10/2014</td>
<td>Payday loans have helped me being able to make ends meet and for emergency needs. They are especially helpful at the end of the month when my money gets low waiting on my check to arrive on the first of the month.</td>
</tr>
<tr>
<td>140310-000745</td>
<td>03/10/2014</td>
<td>Pay advance loans help me from paying high penalty at bank for bouncing checks.</td>
</tr>
<tr>
<td>140310-000776</td>
<td>03/10/2014</td>
<td>Payday loans have helped me being able to make ends meet and for emergency needs. They are especially helpful at the end of the month when my money gets low waiting on my check to arrive on the first of the month.</td>
</tr>
</tbody>
</table>
I took out an auto title loan at etitleloan.com. I am located in Texas and they are located in Florida. I met a lady at McDonalds and signed a contract through a tablet and never received the contract via email, or payment information regarding my loan. Also they misrepresented the information about the interest rate and loan information. I seen online that there is several complaints against the company referring to the same situation I am in. They never contacted me at my residence, never received any thing in the mail. Now the company is trying to repo my vehicle. (According to ex husband and other family members)

I received a phone call from a California number and this person told me that he was with a legal office. I was told that I was being sued due to fraud, he stated that I committed fraud, written bad checks, and that I hadn't paid a payday loan. This person has my drivers license number, name, and phone number and I am unaware where how he received it, and praying he has no other valuable information. After asking this person what he was talking about because I had no clue, I proceeded asking him what company I had supposed took this loan from he told me he would investigate further and hung up on me. I called the number back and the guy answered by saying "The Law Office", I told him they were un professional for hanging up on me. The man told me I owe $500.00 to US Cash Advance and proceeded asking me how come I haven't paid my debt, he also left me voicemail saying he needed to speak to myself or my lawyer and that it was time sensitive. This issue has me very concerned and even scared I think someone is out here scamming and has people information. I'm looking into this US Cash Advance.

I use the cash advance to make sure I don't over draw my account. I use this to help me with paying my rent and other bills. My income is small and this really helps me get by each month.

The payday loan has really helped me pay my bills on time when I don't have enough money to get them payed. I also use it to pay someone to drive me around because I don't drive anymore. Has given me my freedom back.

I get paid every other week and I get paid on different days so the cash advance helps me fill in my needs especially when it comes to paying my rent on time. I also use it to help me pay my car insurance and light bills. If not for this I would probably have to negotiate with the people I owe money to to pay on a different date.

From month to month I need the payday loan to help me pay my electric and other bills. I usually use it in the middle of the month when things get a little tight. This helps me to not have to restructure all my bills.

Pay Day loans has helps me get my bills paid. I'd Has helped me get my kids extra things they need.

I only use the cash advance to pay my bills. My credit isn't what it should be so this works for me. I don't use credit cards so being able to get cash when I need it works just fine for me.

The cash advance is allowing me to help out my mom with her bills. Both my mom and some of my neighbors have used it so I though I'd give it a try to help my mom out. This way I can control how much and when I help her.

This payday loan has been very helpful to make ends meet for me and my family in between pay periods.

The cash advance is a supplement for me for my income because I only get paid once a month and sometime I just need a little help to keep my bills paid on time or if an emergency comes up.

Sometimes my bills don't line up with when I get paid so the cash advance helps me keep my bills paid on time until I get my next check. The cash advance is my back up plan when I need it. Makes me feel at ease knowing I can get quick cash if I need it.

The cash advance helps me with my car payment and insurance along with other everyday bills that come up. I use this until I get my budget for expenses have leveled out.

I represent clients who were issued a check for insurance proceeds covering a damaged roof. The bank was a co-payee. The roofing contractor took possession of the check and negotiated it with an ostensible endorsement of the bank. There is a question of whether the bank's endorsement is genuine. I have requested their advice on the authenticity of the endorsement on at least three separate occasions, in writing, and they have consistently and inexplicably failed to respond to the detriment of my clients.
PAY ADVANCE LOAN - I would have never thought I could have gotten in so much trouble for getting a payadvance loan. The interest was so high, that it came a point and time where I could not afford to re-pay it. The harassing calls starting to come up, sometimes 4, 5 times a day, then one day, a processor showed at my workplace, she contacted my supervisor. This collector was trying to file a judgment against me. I am never getting a payday loan ever again.

A Payday advance help me when I need it. When I am short on rent or when I have an emergency

Payday advances help me out during hardships and with unexpected expenses

The payday advance has helped me pay my bills, make ends meet between my pay days, and buy medicine for my kids.

Payday advance has helped me by being there when I needed help paying on some bills

Payday loans help me out when I need money between my paydays this is a blessing to be able to do this.

It helps me pay my bills.

To help pay off bills.

It has helped me greatly. When I need cash right on the spot, I can get it.

Payday loan has assisted me in so many ways like paying my medical and utility bills.

I needed extra cash for bills. Payday advance helped take care of that.

A payday advance helped me cover an unexpected bill.

Payday loan helped me pay my rent and put gas in my car.

Needed loan to pay bills which helped a lot.

Helped me out when money was to tight to pay bills that were overdue.

It helped take care of an unexpected bill.

I originally got the loan for an emergency, but have continually needed the help. It has helped me get back on my feet and catch up on my bills.

I have been a customer for several years and will remain a customer as long as I have the option when I need the money fast, I know I can get a payday advance.

Payday advances help when I’m short on cash.

When I’m broke and need some money this is an easy solution to my problem.

I travel and the company owes me money so having a loan helps me between paychecks

payday advances has helped me with car repairs and unexpecteded bills.

Meet bills on time able to help friends in need.

Payday advances help when I run out of money at the end of the week and need gas.

Anytime I come up short on short with cash wether its because of Christmas or slow at work I know I can borrow the money I need to get back on my feet.

It helps me between paydays with buying groceries and paying bills.

Its helps me pay my bills and other things that I have. It have help me a lot.

The payday loan has assisted me in meeting my utility obligations as expenses increase and income decreased.

The payday loan helped me with my utilities. It kept everything going for my family.
Helped pay for medical expenses.

First of all they did end up sending a letter after continually calling and me filing a complaint. Second of all once they sent me the letter and I knew what they were trying to collect on, I realized that this debt had been paid in June of 2013. I have the proof from the original creditor that this was paid.

I only get paid every other week and at times I run short on cash and the cash advance helps me get through by helping with my bills. When I budget a little better I won't need to use this service but for now it is my choice to get things taken care of.

I had several small bills I wanted to pay. I was going to try for a loan of $500-$1500 depending on the terms. I have done this before. This time when I applied online, lots of companies called, but I began talking to a "Michael" from Cash Advance America. He assured me that the company would not cause me to lose money like had happened to me a few months ago. The company says that you have the loan, but since you have bad credit you have to "show" the first month's payment. The they describe the Greendot Card and even want to stay with you on the phone when you buy it. They ask for the number, then whoosh, it is gone. It cannot be refunded and now there are hundreds more to pay because of the bad credit. $300. If I had three hundred I would not have applied. So, now I am out and no loan since I cannot come up with $300.00. Would they give a loan if I had it? I have my doubts. This all happened through a series of phone calls. I paid the money, then days later got a loan confirmation, then they would do it. Said I had to pay more. This has happened to me twice now and I am in a very bad financial place.

United Cash Loans.....dealt with them...no problem...till I had problem with my bank wells fargo...had to drop all the bank and u c I now the past 6 months o m g every day even weekends and early am they call and call and call o m g dont they get it i cant pay now anymore all they have is my phone number over and over and over seriously...and also same problem with on click cash.....no problem with them either...they were good to me... until wells fargo screwed with me...they to one click call and call and call...seriously how do i stop this i dont want to change my phone number...to much my info attached to...
I am a retired lawyer. I graduated from [redacted] and was a partner in one of the largest law firms in the United States for more than twenty years.

Recently, in the course of some pro bono work, I became aware of the activities of a company called Dollar Loan Center (“DLC”). Here is a link to its web site: http://www.dontbebroke.com. DLC is a maker of small, very high interest, loans. Some of these loans are for a principal amount of $2,500 and for a term in excess of one year. The interest rates on these loans exceed 450% per annum. DLC is a large operation. It operates in 76 locations in California, Nevada, Utah and South Dakota. I have no relationship with Dollar Loan Center or any of its principals. I am just concerned about the impact of loans made by companies like these on unsophisticated consumers.

Dollar Loan Center has attracted some negative attention from small media outlets. Here are some links:

As you probably know, “payday” loans are lawful in California but there are limitations on their size, term and permitted interest rate. As I understand it, a California payday lender cannot loan more than $300 for a period in excess of 30 days. The interest rate on these loans can be in excess of 450% per annum. But because of the restrictions on the size and term of the loans the impact on consumers is blunted. The loans Dollar Loan Center makes are much larger than payday loans. They are for much longer terms. So I believe that they are much more dangerous for consumers.

My understanding is that the California Financial Lenders Law creates a usury exemption for personal loans in excess of $2500. However, the California Civil Code authorizes judges to refuse to enforce “unconscionable” loans or unconscionable terms in otherwise enforceable loans. DLC has developed an interesting collection strategy which may be designed to prevent California judges from declaring key provisions of their loans unconscionable. DLC sues defaulting borrowers in California Small Claims Court and waives all amounts due in excess of the principal amount of the loan. This means that borrowers who default don't have to pay the high interest rates that come with the loans. This also means that California judges are denied the opportunity to rule on whether these loans are “unconscionable”. But the borrowers who pay these loans according to their terms pay interest rates in excess of 450% per annum.

I hope that your organization can do something about lenders like DLC and the payday lenders. I recently had occasion to go to a minority neighborhood in Los Angeles. The number of payday lenders in this community was surprising to me. I have read that the average American who earns $25,000 a year pays 2,500 a year in interest and finance charges to a retired lawyer. I graduated from [redacted] and was a partner in one of the largest law firms in the United States for more than twenty years.

Recently, in the course of some pro bono work, I became aware of the activities of a company called Dollar Loan Center (“DLC”). Here is a link to its web site: http://www.dontbebroke.com. DLC is a maker of small, very high interest loans. Some of these loans are for $2,500 for more than one year. The interest rates on these loans exceed 450% per annum. DLC is a large operation. It operates in 76 locations in California, Nevada, Utah and South Dakota. I have no relationship with Dollar Loan Center or any of its principals. I am just concerned about the impact of loans made by companies like these on unsophisticated consumers. Dollar Loan Center has attracted some negative attention from small...
I am an employee of Cash Express. I’ve been with the company for 2 yrs. and before I was an employee I was a customer. I had some car repairs that needed to be taken care of and a payday loan helped me out with my repairs when I had no one to help me out. They’re very helpful when banks turn you down for loans or you don’t have anyone that you can borrow the money from. I love to help out anyone as much as I can, and getting to know my customers, especially when they have no one else to turn to.

I am an employee of Cash Express LLC. I have been there for 3 years I really enjoy helping people who are in need of extra cash and have helped a lot of people out in the past 3 years. I really enjoy working for a payday loan company and knowing that we can help people in need who other wise would have to do without if it was not for places like were I work for I enjoy this business and knowing that I help people in need I have helped a lady just the other day whose lights were turned off and I was able to lend her the money to get her lights back on. I am happy to be with such a great company and hope to continue working for them for years to come and helping others that are in need.

My husband and I have recently both been in accidents causing us to be unable to work. We currently live on one monthly disability check and have used both our 401k’s to live while fighting for social security benefits. Payday advance has kept us from disconnection of utilities and saved us numerous bank fees when our automatic deposit comes in after our automatic withdraws. We truly live paycheck to paycheck with all of our savings depleted in the last several years. We cannot afford to make credit card payments and our income keeps us from getting traditional loans because we do not qualify for and cannot afford another monthly payment. Payday advance allows us to borrow only exactly what we need and when we need it.

I was short of funds on helping my daughter with some of her school supplies. I went to Cash America on [b](b) (6) to get a cash advance which really help my family out and put a smile on my face that I was able to help my child the service was great the people were nice and still is to this day I go to cash America for just about what every i need.

I have been in the industry for over 10 years in both the consumer and payday side of the business. As a member of upper management I have heard many great stories with success. An example is My office had a daughter that was in college and lived 6 hours away from home. The customer found out both of her parents were killed in a car accident and had no money to here next payday. The customer tried to get small loans but either the amount was to low or no credit. She came in to the office we understood her situation and got her home to be with her family. Later the next week we received a card from the grandparents thanking us for our help. Many stories go unheard but feelings always remain.

I have had customer that have been doing check loans for 5 to 6 years and did not know how to get out over it and some employees don’t tell their customer how. I am different I tell my customer to get what they need not what they want and it is easy to get out. So what do I tell my customer if you have extra money pay $25 $50 or even $100 and go down the way they can get out sooner and quickly... so far I have 17 people who have paid out and stayed out... if you don’t education your customer they don’t know... BE HONEST AND LET YOUR CUSTOMER THAT YOU CARE AND YOU WANT TO HELP!111

I am new to the payday industry for about one year now. I enjoy helping out new and current customers. We receive a lot of good feedback from them. They like that we are there for them in time of need.

Payday loan company’s is a good place to go when you are in need of some help. No credit checks is the best due to not having good credit and can still get the help you need. Customer Service is the key to our customers. Giving the best customer service is what brings the customers and they tell their friends and grows your business. Payday loan company’s are helping people in need.

Not everyone is able to walk into bank and get the money they need for emergencies. Payday lending companies are able to help them when they need extra funds but have no where else to get them.

I have been employed with the payday industry for 3 years and really enjoy it by working with and helping my customers. It gives me great gratitude to be able to help my customers cause I know that if it was not for me then some of them would not have enough money to buy food or have any utilities in their homes. Without this resource then some of my customers would not be able to survive.
I didn't think I would ever work for a loan company. But when I was asked to interview I went think I wou ld be offered the job. I was. I called around and asked several people with t
title and payday loan companies, what they really thought of their jobs. To my surprise they
really loved working with their customers and helping when they needed extra money. I have now been with this company for a year. And I
love it. My customers are single moms that need extra money for child care ,drgs, food. Or the senior that runs out of money in the middle of the
month and needs food or meds.

Customer service is Very important, and enjoy helping and assisting them; including Employees. Pay day loans are great!

Pay day loans are important to our customers because they help them when they are in need for extra cash. Everybody has emergencies when
they are in need of money until their next check and payday advances are here for them.

Payday advances help people that don't have any financial support. They help people that haven't been to work because they have been sick,
pay for bill that suddenly came up or had an emergency that had came up.

I believe the Payday Advance industry has helped my family personally because it made it possible for us to get the money we needed
immediately for medical bills and allowed us to pay it back at a later date.

In 2010 I was working part time, mother of 3 young children, and a part time student. My lights were cut off and I did not have any family to
help. A friend of mine told me about a payday loan so I went and applied. The process was quick and it helped me get my lights cut back on.
They were there for me in an emergency when I had no one else to turn to.

I have worked in the payday advance industry for 9+ years and I can honestly say this has been the most rewarding job I have ever held. My
customers have been the true story of how we help them and I have seen first hand the impact it has had on their lives. For those that have
fixed incomes, single parents, and people who can't get traditional loans we (the payday advance industry) have been a blessing for them. If
they can't afford their mortgage - they come to us, if they can't make their car note - they come to us, when the can't afford to put food in their
households - they come to us. They can count on us when their credit is bad and for short-term use. My customers have become who and what
I am and I am proud to represent them. The payday advance industry has helped more people than most care to admit and it is something that
everyone should respect. It gives jobs to thousands and we have the best interest of the customers - those who need us - in mind.

I have been an employee of Check Into Cash since 2008. It upsets and saddens me when I hear the industry that I work for being described
negatively on television and radio. I work hard everyday to help people. It doesn't matter what race or age they are. It doesn't matter whether
I've helped them in the past or not. All that matters is that they came to my center and they need help. Many times I'm the last resort. They've
tried everything else to get the car fixed, or the prescription filled, or even just groceries in the house until payday. I'm that port in the storm
and I'm always happy to help. I just wish the same people that talk so bad about the payday advance industry would come and spend a week
with me. Maybe then they'd see
A payday advance has helped me in many ways. When my father passed, I needed some extra money for basic expenses until my next payday to help my mother. At the time I was a single mother of one. We used the industry many times since then, but not on a continual basis. I feel the industry should be made available to consumers for whatever reasons and its their choice to utilize the advances as so needed. Most cannot pass a credit check at a bank to receive a loan. Some have over extended credit or no credit to apply for a secured loan.

The payday advance industry has been helping customers for years. There is not a day that a customer comes into my store wishing they weren't doing business with us. I always hear customers say "this is easier than getting a bank loan" or "this is very fast" and my favorite is "we can use you when we need you and come back without the hassle." Most customers know what they are doing when they get a payday advance and will tell you so. It should be up to the customer whether they are allowed to do an advance or not. Yes, the interest rate can be a little higher, but if you overdraft your bank account $29 each time for $30 in gas, $1 for a coke, and $50 for groceries, the customer just accumulated $87 in overdraft fees! Whereas, the customer could have done a payday advance for $100 and spent $15-$17.64. The payday advance industry has become an asset to America with a depreciating economy, low credit scores, and few jobs. Personal loans or a loan with a low credit score, for that matter, are slim to none. Not only the customers, but the payday advance industry employs a lot of families, without the industry we would be out jobs and unable to provide for our families. Please do not shut this industry down, or limit the number of advances in a year, America is known for being a FREE COUNTRY, allow us to have our say so in our financial matters. Thank You!

I am an employee of a payday advance company and help people everyday. People come to us for a short term financial solution. It is quick and easy to receive money for emergency situations. I enjoy helping people in their everyday lives and love to see a smile on their face. I have helped people buy groceries for their families, buy Christmas gifts for their children, put gas in their car, pay their rent, etc. I have helped hundreds of people.

I have been in the consumer finance industry for many years and have helped many people in need if funds that have nowhere to obtain necessary funds. We offer an easy affordable way to help fill their need with a short term payday advance. It also affords me the opportunity to help my customers become responsible with respect to borrowing money. This is a good way to help others learn the importance of their credit and how to build and improve their credit. Payday and Short-term loans (such as Springleaf financial) are intended to be short term solutions to short term problems. Because of this we accept that they have high interest rates and are usually upsold with various additional fees and insurances that only benefit the lean-holder (some usually only clear in the smallest of print). I was stuck in a cycle of these loans for 3 years. A bad month put me in need of a payday loan. I took it, and paid it back. 2 months later another bad month; another payday loan. Looking back the sad reality is that if I hadn't lost the initial $100 on the first payday loan repayment, the second would not have happened. Or the third, the fourth, and so on. It became a waterfall effect. Ultimately it had to end, and I took a short term loan from Springleaf financial against my SUV. It quickly became clear they were far more interested in keeping me on the lean than advising me on how to escape from it. I would be cold-called monthly that I could extend the lean, could even increase it if necessary, putting myself further in debt. A medical issue made the offer too tempting to resist, easy money right? No one is perfect. No one has immaculate self-control. Mine could have been better, but being constantly reminded that more money is just a signature away is not helpful. When I finally came in to pay of the remainder of the lean, they offered to give me clear title to my SUV and transfer the lean to loan. They didn't care about the collateral, they didn't care that I wanted to pay of the loan. They offered every possible term to try and get me to stay in debt to them. It was kinda scary, kinda sick, and very very sad. Something should be done to clean this up a bit. Help people help themselves. No bootstraps; just a society that understands what it means to prey on the weakest among them, and stops that from happening.

Help me take care if unexpected bills.
In March of 2013, I was contacted by someone claiming to be from 'Royce and Associates', an alleged law firm operating from Tampa, FL. They called around 9:00 AM EST and told me that an arrest warrant was waiting to be signed on me, and that I owed money from a payday loan with Advance America. I asked what the official charges were that I was being threatened with arrest over, and after stuttering and yelling at me for a moment, the person on the other end simply stated "bad check".

I DID owe a debt to Advance America from a few years back, but the arrest threat sounded iffy, and I hung up on them and went immediately to researching. I realized that the arrest threat was false, but did not at the time realize that the threat was legally actionable. I called Advance America and verified that a Northern Resolutions Group currently owned the debt from my unpaid loan, and upon speaking with them, was told that Vantage Point Services had been assigned to collect for them. I spoke with Vantage Point Services, and was notified that Royce and Associates was assigned to collect for them, and that I had to work with Royce to pay the debt. Royce claimed that I owed an extra $200 in fees (the original amount was $b(6) so this brought it up to $b(6) I knew at this point that what they were doing was illegal, but had not recorded any of their calls. They had sent me an email with a validation of the debt (ALSO illegal, as that must be mailed, but I didn't know at the time). This was where they claimed the extra money. I informed them that if they would accept the original $b(6) AND if the account was listed as closed on my credit reports, AND if I received written proof by mail that the debt was paid in full that I would not report their activities (I wanted to pay my debt, obviously, but I wanted to know they wouldn't mess with me further, as well). I paid via Western Union money transfer, and have not in the past year received my proof of payment. I also found, upon pulling my Transunion report the other day, that the account is still listed as 'Open' with Northern Resolutions Group. I spoke with a representative with NRG this afternoon, who referred me to VPS to obtain my proof of payment and have the account listed as closed. NRG gave me a phone number and an extension to ask for (They stated it was for Sandy, who they say is a manager with VPS). I have called VPS and asked several times for Sandy at extension $b(6) and each time, as soon as the transfer starts ringing, I am disconnected.

I'm pretty certain that these are all actually the same company, as I've seen numerous complaints with BBB and Ripoff Report on NRG and VPS about the arrest threat tactics. Below are their phone numbers:

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(b) (6)  
(Sandy)

If there is further action I may pursue, please let me know. They very clearly violated the FCRA at LEAST by claiming to be a law firm that apparently doesn't exist and by threatening to have me arrested. There was probably more, but it's been a while.

A payday loan helps me because when I need money to take care of something before my pay day comes, I can get a payday loan until I get paid.
I was contacted by a collection agency by the name of Brinkman Alliance Group telling me I will be served with judgment papers to my home or place of employment for a payday loan I had over 8 years ago. I live in Washington state. I told the lady I paid that and asked her why I never received a bill or phone call previously. She said because the original creditor could never find me. I said that's funny because you found me to tell me you are suing me. I told her I wanted proof of this bill and that the statute of limitations on this bill had expired. She said she could've give me anything and then hung up on me. I called the original creditor and their collection agency. The bill had been paid and never was sent to collection. These people are scammers hoping I would just pay them to avoid judgment.

Help pay doctor bills and unexpected bills before payday.

I received a call on May 1, 2014 saying I owed a past debt for a payday loan from 2011. The man had all my information, including my social security number. His name was Mr. Bah, number 888-594-8320. I paid As I believed he was telling me the truth since I did believe they had a payday loan at that time, thought I had paid it all but thought maybe I had forgotten to finish it, couldn't believe they would wait all this time to contact me. Now I have looked online and see the phone number is associated with a scam. He said they would email me a receipt but they have not, and when I called back to ask where it was they did not answer or return my call. I will call my bank and try to get this money back and report it as fraud. I am hoping I can get it back. I would like to report this company as a scammer and fraud as well. They answer the phone as southwest but when they charged my debit card it came out as universal processing.

I get a Pay Day Loan a few times a year when things get tight. Our credit card interest is too high and we are trying to pay those down. We do not want to borrow money from our family.

I use a Pay Day Loan when I am short and I need to pay my bills. It helps me be able to use the money to do other things.

They have been there for me when there were no other options. I have been able to pay very important obligations because they told me yes when everyone else told me no. It's hassle free and easy. I'm grateful to have a quick, easy and reliable source such as this. Thanks a million.....

I like having extra money 2 weeks early and then I can pay it off and borrow again. I would rather borrow money and pay interest then borrow money from someone I know.

It is a convenience for me. I like the accessibility. I would rather borrow money as a Pay Day Loan than borrow from friends and loved ones. I like that I can use a pay day loan as a stop gap from time to time.

It helps me until my next pay day in an emergency arise. I feel comfortable getting the loan. Teaches me to be responsible and respect finances better. Pay Day Loans are helping the community and the economy.

Pay Day Loans help me get by with my bills. It helps me have extra money available.

Sometimes I use the cash advance to help with my bills but mainly I use it for when I want to do spur of the moment trips like going camping or taking my bike on the road to wherever it takes me.

My granddaughter is graduating and I needed some extra cash to help plan her celebration. There have been times when I’ve needed the cash advance to help me with my bills when there just isn’t anything left before I get paid again.

Payday loans play an important part with me. It helps me with all the bills I have. My disability benefits do not cover all of my bills (prescriptions, rental payment, utilities, etc.). I take the loan and place the funds into my account. I like that it helps me to avoid bouncing checks so I can keep in good standing with my bank.

I use the cash advance for bills and those times it’s tough. I am the only one working in a house with my wife and 2 children, I find the cash advance to be of great assistance to me and my family as well as reducing the everyday struggles of stress.

The cash advance is a great way for me to take care of my bill when it is due before I get paid. I really don't have anyone else to help me so this is my only choice at this point in my life to get some financial help.

I think it is a very nice option to have. It's a great help for people working or on a fixed income. We run out of money. And we need help. I am unable to borrow from friends and family who are in the same predicament as myself. My family sometimes come to me and I do not have what they need. So I turn to options like payday loans. I am saved! These products better not go anywhere because I believe there is a need for it. I do not on,y use it for myself but for those who come to me for help.
If I wasn't able to get a Pay Day loan, I wouldn't be able to pay my bills and I would fall behind. Some of us don't have family members that are financially sound to borrow from.

I typically use payday loans because it's quick and easy to get some extra cash if you need it for a short period of time and because of my credit history I don't usually qualify for any low interest loans anywhere.

Payday is convenient. When you have a short check and it helps to make end meet. Thank goodness they are there when you need them. It prevents my account from being overdrawn every now and then.

I had car trouble and needed extra cash to help. The fast and friendly service was there to help.

Payday is convenient when you have a short check and it helps to make end meet. Thank goodness they are here when you need them. It prevents my account from being overdrawn every now and then.

I had car trouble and needed extra cash to help.

My car radiator completely broke right after pay day and I had to pay my bills and didn't have enough to pay to get my car fixed so I had to get a check advance. It helped so much my car is fixed and my bills are paid.

Advance America helps me out in numerous ways. From keeping my Checking account from overdrafting to paying my utility bills through moneygram. The manager Stacey is always friendly and I look forward to seeing her every 2 weeks.

I'm here because I'm short on cash and need money for my medicine. If there was not here I couldn't afford my medicine this week.

Payday lending benefits me because I am a single mother and sometimes need a little extra fast cash for unexpected financial mishaps. I understand the fees are high but also understand the need for them.

I needed extra money for the holidays. Thank goodness for payday lending or I wouldn't be able to buy presents for my kids.

I needed a little extra cash to help buy a car for my kid. It's convenient to have the option of payday lending for extra situations that arrive.

I have had car repairs that would not have gotten fixed without payday loans. This would HAVE kept me from picking up and dropping off my daughter.

Payday lending has helped me by being quick & easy if an emergency arise. It is convenient to get a small loan that is paid back quickly. If I were in a situation of a bounced check I would be in a panic. This has helped me when I need a emergency car repair & also emergency veterinarian services. Getting a pay day loan is helpful because I don't have to spend a lot of time getting financial records that a bank would want & I have never been turned down & have been treated with respect.

I have to help my children with their bills, due to under-employment. The payday loan helps me on pay periods, where I have too many expenses to cover in one pay check.

I love Express Check Advance because it helps me when I need it. I'm a struggling single mom and sometimes it comes down to whether I can out groceries on the table for the week of not. The employees are always super nice and helpful and this business really helps my quality of life.

I get paid once a month and sometimes it's hard to make ends meet. Thank goodness for Express Check Advance. This is the only payday company I will use because the ladies here are very nice and friendly.

I get short of cash during the middle of the month because I get paid once a month. I am not able to get a traditional loan from any banks and I love the fast, easy and convenience of Express Check Advance.

I use the services of payday lending because I had a light heart attack and I had to miss some work. Thanks to the wonderful ladies at Express Check Advance to help me pay my rent, I can live in my house for another month. The ladies at Express Check Advance are wonderful and caring people.
Sometimes when bills come due you only have a few days to figure it out and a pay day advance has helped me many times with this. It's too hard to get a loan anywhere else without perfect credit. Pay day loans have helped me out of situations many times!

I was able to plan my daughters 9th Birthday party and I was able to pay my insurance as well. when I was in need they helped out.

Bills piled up

In the winter I needed emergency furnace Repairs. This loan helped me get the funds I needed to keep my family safe

I pay back in a month.....I get paid every 2 weeks.....at the beginning a commission check too. So I can pay off some bills because of the due dates quicker.....then pay back right away without much interest.....so it works for me as a short term loan.

Payday loan has helped me pay for unexpected bills and helped me with financial situation.

I have been using payday loans for many years. They have helped me in so many different situations. Short on my rent payment my son needed extra money for college. Just some extra money until our next pay period. I feel like they are very helpful to people when you need extra money and you don't have to feel bad coming to these places especially my Advance America in rolling meadows. The girls are great!

I needed 200.00 and went to sight for silver cloud, I did app electronically and submitted they approved  and proceeded to deposit 800.00 when funds appeared I received irs deposit I was waiting for but incorrectly assumed that it the extra over 200.00 was that money. Now I'm paying almost 500 per month for the last 3 months with no end until September. Only 30 dollars going to principal and I'm sinking fast.

I get paid monthly. I had a family emergency and needed extra cash to go see my family. Advance America helped me out with providing a quick and friendly service.

I usually use the cash advance to help me pay my rent, groceries, electric bill and car insurance. I work out of town about half the year so this helps me and my family manage our finances until I'm back in town.

I've used the payday loan to help me get my car fixed and also to help me get through until my next paycheck when I need a little help. I would probably have to ask my mom for help if not for this service.

When I need help paying my electric and water bill I use the cash advance to help me pay them. There have been times when I've even used it to help me pay my mortgage. I really like this type of service because it's there only when I need it.

My husband was recently laid off and with my check and his unemployment we just wasn't making it. The payday loan we received here helped us cover our house mortgage. Without this service we would of been in a world of hurt.

I came to help with travel expensive for my work. And this establishments gives the aid I need to help me make it through. Thanks to the payday industry I can make ends meet.

The cash advance helps me with my bills and especially buying gas. Recently I’ve used it to buy some Mother’s Day gifts for my wife and mother in law. When my hours run short and I need help I use this to get me through until my next check.

I'm not all that good at budgeting and the cash advance has helped me keep on track and keep things going for me. Mostly I use it for bills but there have been times when I’ve needed it for groceries. A few times I’ve also used it to send some extra money to my son who may need some help from time to time.
I was desperate and sold 10 years of my pension to one company and six years to another. I received $50K from one at a cost of $1,000 per month for 10 years and the other I received 17K for six years at $283 per month. The one for $50K required me to have life insurance for 10 years, and they required my check be forwarded to them. After getting fed up from not receiving my check in time to cover other expenses, I took it back. I am into my third year and two owners have filed for bankruptcy. I am now being threatened with a lawsuit although I continue to pay them but I am not giving them my check. I was in dire straights when I took out these pension advances but I am worse off now and need to go back to work despite being disabled. Please don’t let this happen to you.

Once a month I have to take my daughter to the doctor at _____B____. By being able to obtain this loan I can cover my gas since we live 4 hours away. I greatly appreciate the help I get from here.

It helped hold me over till I got paid & then some Bills were not late.

If it wasn't for this payday lending company I wouldn't be able to pay last minute break downs on my car and when your on a fix income you only have so much income but no extra to pay something if it breaks like the water heater broke and we didn't have the income to pay for up front I had to come and get a cash advance to by the water heater. People that don't have good credit just cannot go get a loan if something like this happens that's why this place is value to people with not perfect credit.

Need money for grandkids when things come up Need money to pay bills when husband was laid off.

They helped me when needed to pay bills or to enjoy a holiday weekend. The one in _____B____ is a good location. But there isn't one in smaller towns like _____B____. They (employees) are helpful and explain how th loan(s) work. Very pleasant.

Sometimes the check is not enough to make it through the next week. With having a child and working full time, gas prices the way they are, and the child's daycare, grocery, home and life in general, there is never enough. So this is my next option. Iis has saved me many, many times. Thank goodness for quick loans.

Payday loan has helped me to get my car fixed and I was short on cash. No car equals no job so I am glad payday loans are around to help!

Small loan-car issues fast/easy access.

Helped in paying utility Bills Helped in emergency things that happen Besides its my choice to do what I have to

I work on a barge and this service provides me help by providing me money while I’m on the barge.

We get a loan threw Advance America because we help raise our grandchildren. The loan we obtain from here helps provide food and cover medical expenses.

Catch up on bills and minor home repairs.

Help out to pay off some bills & fix car.

I've used payday loans to catch up on bills or pay for unexpected expenses.

I come here to get loans because your staff is so friendly. Also, I suck at managing my money and have too many bills but not enough money.

Need for helping out for emergency

I have had car repairs, and it has helped me with them. I also have a child in college, with needing extra money for books& even unexpected fees from the school, it helps when I don't have the xtra.

A car repair

Used payday services for car repair emergency and also cashing payroll check onto service card with great customer service.

Used payday services for car repair emergency and also cashing payroll check onto service card with great customer service.

Had car repairs and helped me out alot.

I get my Logan's here because the people here are very friendly.
Pay emergency bills
Pay utilities
Help with Dr Bill's bills
Car repair bills - this really helped me out when I needed it.
Has helped me through the month with doctors medical bills.
I have been able to use payday loans to prevent excessive overdraft charges from my bank when my extra income was unexpected held up.
The people at the office are professional and courteous, and the loans give me peace of mind when my income is unpredictable.

I get paid once a month and a payday loan helps me & family get through the months.
Payday loan helps me get out of a jam that one time and it helps me help my family out with some household bills that they needed useful now.
The payday loans have helped me tremendously. It's easy, fast and sooo convient. It's better to get a payday loan than ask family members cause you can't be let down. It helps with the unexpected situations that occur from time to time,
It Has Been A Big Help Through My Financial Difficulties with keeping my bank in the positive and keeping my bills current.
The payday loan has helped me when my funds where low. The abilities to get the loan without a good credit score was very helpful. Being able to get the loan with confidence. The personal where very friendly and helpful and understanding.
I needed a payday loan due to fact of bills and medicine for my son. This will helped me out because it was a must for my family. My sons medicine isn't covered by insurance. And we need electric for house so I am so happy for this service.
Payday loan has been able to help me finance my bills a little better by letting me borrow money when I need it the most. Then I can pay it back when I have a little more fund. Overall payday loan has helped me out a lot with my financing.
When I need some extra cash to help me get by like for instance when I moved I needed a little extra to get me through until my next check. When I'm on the road either for vacation or work it's a great help to me.
I'm renovating an old house and has being going on for about a year now and I use the cash advance to purchase material and even some contractors when needed. It a great way for me to take care of things a little at a time without touching my savings account.
The cash advance is there for me when things come up that catch me off guard like car insurance or whenever I run into a rough spot during the month. I'm trying to better budget so as not to have to use it but for now this works for me.
My situation is that I need the cash advance to help with the shortages that come up when bills come up and I need some help. My job isn't full time and seasonal so it's a great help to me to keep my bills paid on time.
Payday loans come in handy, if my electricity is threatened to be cut off I have funds available to me. I'm paid by weekly and it helps.
I take care of elderly parents, their bills, mortgage, etc. And when I need to cover expenses, I can borrow the money until my next payday and avoid bank fees.
The payday loan is what I choose to use for emergencies instead of using a credit card where what I charge is spread out to be paid in months instead of where the cash advance is paid off right away. It's a great tool for me when my checks sometimes fall a bit short.
The payday loan has helped me with my bills such as rent, car payment and water bill to make sure they're paid on time and to avoid any late fees or something getting shut off. If not for this I would probably have to work overtime and not be able to spend time with my family.

I came in because I did not have enough money to pay my rent. I still use the services now.
Had to pay my electric bill and needed extra money to keep my lights on. I keep coming back when needed and the girls that work here are wonderful to me. This is a service I will continue to use.
I broke my hip and have been out of work and the payday loan has really been a great help to me and my family to get through this. It has helped us keep up with our bills. I would have probably have had to sell some things if it weren't for us being able to use this type of service.

This place has been a blessing. Some of my paydays come up short because of car loan-etc. If it wasn't for a payday loan I would be in deep trouble. Please keep these sort of loan offices open. Don't make me do without a meal and gas.

The services help me pay my bills and keep me on track. I started using this money to take my family on vacation and now use it when needed.

It has helped me with some of my bills

When you live from paycheck to paycheck and you pay bills that are more than the income half way to the next paycheck you half to take out a loan you can't afford but what you going to do. I'm glad the payday advance is there to help me through the hard times how ever you learn not to take out more than you can afford to pay back.

No jobs, no new income coming to the area, poverty, taxes. Sick of paying taxes for people in my area, so they can sit around and do nothing while I work for little and pay daycare. It's just doesn't cut it.

I need extra money for Christmas so I started using the services. It so good that they are here when I need them. I love that I have the option to come in when I need it.

I am getting phone call from a debt I never had (payday loan). He said the attorney was going to give license Number) located at 20150Biscayne #2400, Fl 33131. He uses filthy sexual comments in insults as well as threats with repeated calls everyday.

I had an account with Bank of America and I deposit a check that had no funds n da account was close with I had no idea so dey closed my account n put up a red fa lag where I cant open a bank account no where wher I live I made a police report n I went to da brach where I oppen my bank account n to the other bank where they closed my account n even dough it wasn't my fault n I had made a police report no one from bank of america cared or took der time to help me and im still waiting to see when may I be able to finally open a bank account

I have always been helped with my experience with Cash Advance. I had a few times, when on Social Security to make sure have ends to meet. I have always had great help. I am very nice to take care of my husband and myself.

The reason I came to check advance is need to pay bills, I've been coming ever since, polite employees and concerned. I appreciate their service to us.

I love being able to get the finances here has really helped especially with financial emergencies. The staff has always been friendly and courteous.

I am thankful for my company that does Payday loans. I use them quite often to pay bills as differ's from traditional loans. They helped me on several occasions to pay different bills an keep me from having overdraft fees and reconnect fifes for the bills I had to pay and without them I would have to borrow money from family members. Payday loans are a blessing to me.

Very good for medical bills. Comes in handy when you need car repairs

Payday Advance has helped me in many ways. When my father became terminally ill with cancer I borrowed money to help pay his medical bills and I have continued to keep doing business here. It's private and a great way to borrow money, knowing that I can always depend on them for helping me when I need it. I don't have to worry about it being able to pay a medical bill or utility bill.

I have had to use a payday loan when I needed gas for heating or my car broke down. It is very handy in a time of need and no other options are available.

The cash advance has helped me and my family get through a house fire we had where we weren't able to use the kitchen until fixed and paid by the insurance company. We had to eat out every day so this really helped us get through until things got back to normal.

I came in today for a loan to pay, my phone and insurance payment.

Sometimes when my check hasn't come on time and we need help paying our mortgage payment the cash advance is always there to help. We have used it in the past when we've need help too with other monthly bills like our water and electric.
Sometimes when I have a car problem or am short on my pay check I use the cash advance to help me get through until I’m back on my feet. I have also used it for some extra cash when I’ve gone on vacation. This has helped me to avoid late fees and to pay my obligation off quickly instead of spreading it out over months.

When I need help catching up on my bills I use the cash advance to make that happen for me, like my car payment and insurance to make sure I can still get around. I really use it for everyday things that come up. This is convenient and simple to pay back.

The cash advance helps me get my bills paid on time and avoid late fees. My bills seem to always be due before I get paid and this is a great way for me to get them taken care of without borrowing from anybody else such as family or friends. It allows me to take care of things myself.

Payday loan helps me when bills fall between paychecks. My bills are pretty high, so having the option to borrow from MY OWN MONEY is very helpful.

My bills run difference from when I get paid and the cash advance allows me to get them paid on time until my checks come in. This helps me because I’d probably have to get a 2nd or even 3rd job to make ends meet and jobs aren’t easy to come by.

Much as one with good credit might splurge on a large purchase or buy something on sale they can’t really afford all at once, the payday is the poor mans credit card. I know interest is high and it may take a few months to pay off an installment loan but sometimes it’s worth it. It also comes in handy in case of emergencies such as necessary car or appliance repairs.

Advance America has helped me in emergency financial situations. easy to apply and fast approval. Staff is friendly and helps you out if you’re running late to make your payment. Great Company.

Helps between paydays to put food on the table.

I would say by keeping us on track with our bills.

When you need immediate cash and don't have it on hand or available until payday its convenient to have the option of a payday loan.

Your company is good when unexpected financial items comeup like in these case needing to get new tires.

The loans have helped me and my family at anytime a situation has come up when we didn't have funds. It is good to know that when in time of need the money is available to keep utilize on an important bill paid on time, and the payments are manageable every two weeks.

I have had nothing but great experiences with Advance Cash everyone has been very helpful. I have gotten a few payday loans helping from home improvement projects to vehicle repairs. These loans have come in very handy when money is an issue.

I'm a person who lives check to check and whenever something out of the ordinary comes along that my budget cannot cover, I use cash advances. Cash advances have been a life saver to me on several occasions. They are a quick, easy, and reliable way to the cash I need without maxing out my credit card! Cash advances, if used properly, are very valuable tool.

Helped us pay bills and keep us from disconnects. Pleasant experiences with both...

It helps me bridge gaps between paydays for a minimal fee. Being paid every 2 weeks isn't ideal so the payday loan helps better the stress of infrequent paydays.

It is very easy to get a loan when you need the extra money between paydays. The employees are very friendly and helpful.

It has helped several times to keep my bills caught up. It has helped at Christmas. Its not judged on your credit. As a widow it really helped when the economy isn't easy to keep up with a fixed income.

It has helped me to pay unexpected bills it has helped me when no else would loan me the money emergencies.

Payday loans have come in handy when I’m running short on funds. The service is fast convenient and friendly.
I've had phone calls from a company stating I owe for a payday loan I took out in Feb 2013 - I did not take out a loan. It's now been 1 year and 4 months since I "supposedly" took out the loan and they called me, my daughter, my son, my mother-in-law, sister-in-law, niece and other family members telling them that legal action will be taken against me, etc - they called from a "No Caller ID" number and left voice messages with everyone since they don't answer those kinds of calls with all of this information. I called them and asked for written confirmation of the "debt" I owe and he said they didn't have to send me that, that they had already sent it (which, they said mailed to my po box and the date they gave me that they sent it to my po box, I didn't even HAVE the po box at that time) and now they would just come to my property. I have not received anything in writing regarding this matter, just a phone call to me and my family. I have filed a complaint with the sheriff's department in my county as well.

It's the money I need when I have an emergency. When I need groceries. If it weren't for payday loans I wouldn't be able to buy food for my family.

Payday loans are awesome they really help when in need fast convenient and the girls very helpful. Every time I get payday loan always easy process.

By using the payday company has helped me obtain extra cash flow to take care of my business. Thank you for your help.

A payday loan has helped me pay my bills on time when I am a little short on money. It has also helped me around the holidays to ensure my bills are covered and I am able to get gifts for my family or travel to see family.

It helps me to get the boost towards what I need and helps me get things faster than usual.

It helps me by the bills that are due the loan pays them on time.

Unable to get conventional loan. Staff very helpful.

I have always had a great experience at Advance America! The staff is always friendly and helpful! I have run into a couple months when the bills just become overwhelming & come all at once, so payday loans help in a pinch.

Payday loans are there when you need it. The people are very friendly. It works really quick and that's good.

A payday loan has helped me pay bills when I was short on cash, and more times then not to cover overdrawn. I had to have a bill pd by 7oclock one day it helped me get it taken care of in time.

Help me pay my bills and have extra money in my pocket it nice to that you can go and get fast cash.

It helps with cost of living when my pay isn't enough my pay isn't going up but my bills and the cost of food and gas is and unexpected car costs.

Your services help me get through from paychecks to paychecks and paying bills. It realy is a good service.

Although the interest rates are high on payday loans they do help with bills and unexpected repairs and such because the cost of living is far to high and the average wages from employment cannot cover what our garnishment, energy providers, and other such corporate fat rats and millieneries expect to pay their way on the backs of us common everyday hardworking people. I would much rather not use the payday loan but until it changes then I will continue.

It helps me out by allowing me to get money whenever I have needed no questions asked. I don't have the greatest credit and now a days its hard to get a loan through my own banking associate. It has helped me pay for bills that have come up unexpectedly.

It helped me pay for car repairs when the bank refused to give me a loan.

Payday loans have helped me when I run short in between paychecks. I don't have anyone to help me & I can't get a loan at a bank.

Helps me to pay my bills on time & avoid late fees & gives me money to do things my family wants & needs. Workers are very nice, helpful & courteous making visits more enjoyable.

I enjoy the courtesy of the people, it has really helped in time of need. A person must remember this is a business so don't take advantage of this. Also, people need to have a place to go in case of emergencies. So I think that they are helpful.

Very flexible repayment options. I have bad credit because of hospital bills so payday advance has helped me tremendously. Customer service is very excellent. I'm treated with respect and dignity.
Because I receive no child support from my ex husband so I rely on payday loans to get through tough times especially medical payments for 2 children

Helped to get surgery I needed. Quicker than a bank

This about payday loans online. I was i need of fast cash,like mist people,i took out tow payday loans online. Things went ok for awhile,until i was informed that there system nolonge elctorly taking out payments. Asked for a debet card. I did not give them that information, know i am being heassed, and theten with law suite to get ther money. The companys are! Ameraloisn, and Addvance Cash America. The last one is theratning to prsicute me. I am disable and on a fix income.

In a tight pinch - quick & easy - very friendly & helpful

Answered the phone at my desk at work. Caller ID said “Buffalo NY, 716-240-2991.” The person asked for me by name and said she was Natalie Oyoyo (sp?) and that my “file had been placed in her office” because of a payday loan I had taken out and not repaid and that they had me down for “bad checks and garnishment.” I said, “You know what? If that's true, they'll file suit and I'll be contacted by mail. I think this is a scam and don't call my work number again!” She called RIGHT BACK and asked for the “Payroll Department.” I told her “that's not how you do a garnishment” and hung up!

It helps to prevent bounce checks & with car repairs

Has helped me in times when I couldn't afford all my expenses with my regular income.

It has made it a lot less stressful on bills and making them on time. Very convienent.

When running into personal problems such as, car troubles or unexpected bills. Advance America has helped me out numerous times with borrowing what I need. Especially, since I can pay back early w/o penalties & the customer service is excellent!!

Everyone is always courteous & friendly whenever I've needed help they've been there at the ready. Very nice people. Thank you.

Advanced America really helps me when I’m in a bind. When I’m behind on bills, a payday loan that prevents an overdraft is very much worth $15.50 to me. I will definitely use this business again.

CFPB of zero help. The multiple Payday loan companies that are involved in my situation are all companies that have been pursued by both the CFPB and multiple state attorney generals as being loan sharkling companies. The CFPB has told me that all they do is take reports they do NOT ASSIST CONSUMERS. Don't waste your time they will NEVER help you to resolve your issue or get you justice.

Occasionaly I run short of money. A financial problem spring up and I need financial help to pay bills & food extra odds & ends gas lights ect.

Payday loans have helped me tremendously with getting by with bills and such for the month. I come here and it's very beneficial payment wise. Very affordable. Will be coming back!!!
After having some problems with my regular bank, I had to cash a check at Ace Cash Express, a payday lender. I think it was 2006. Surprisingly I had a very good experience.

I got a prepaid debit card from Ace. The debit card was a Netspend card. Netspend is a company that works with a bank that’s mostly online: Metabank. I’ve been using Metabank and Netspend as my bank ever since.

They charge me a low monthly fee and no ATM fees since I have direct deposit with them. If I have an overdraft they give me 24hrs to deposit funds. If I don’t deposit funds their overdraft fee is just $10.

The best thing about this bank is that when I make a purchase the money is withdrawn from my account within a minute and I get a text message. Any incoming funds are also reflected IMMEDIATELY. Instant banking is much better than the delayed transactions other banks have. Other banks try to trick people into paying fees but this bank isn't tricky.

Transfers from one account to another are free. I can transfer money from my account to another person's Netspend card free. And I can send funds from my account to an outside account free.

I haven't missed having a bank location to visit except three or four times in the past few years when I've had a paper check to cash. I just cash those at Ace or Walmart. I can also make a cash deposit into my account at Ace or from a special kiosk at the 7-11. I find that I can do 99% of my banking with this virtual account and debit card.

A few times I've needed to call customer service and my problem was handled immediately. I think this is the best bank and I know it's far

They are so good to work with me always willing to give what I need to get my bills paid. They are so helpful a great bunch of kids.

They helped me when I need it the money. They are friendly people. I enjoy coming in and make my payment. They have wonderful smile.

I only come in for loans whenever I need to. Last time it helped me get an apartment. I come here because you have friendly staff and I’m already in your systems.

A convenient option for emergency/unknown needs. Available without the stigma of borrowing from family or friends. Recemonded, due to high interest rates, for occasional use only.

Don't have much left after paying bills

It helps to pay the bills in the off weeks of my check since I get paid every 2 weeks. Helps stay on track

Payday loans has really helped me out financially. Even thought I have 2 jobs its always good to have a good back up plan.

Payday loan has helped me a great deal in the last year keeping utilities paid in the winter months when the cost of electric heat has gone up and saved the day a couple of times when my car broke down. Without a payday loan I would have had to resort to walking late at night miles home. So thankful to be able to keep my car with payday help.
I was contacted by the FTC about a payday loan that was never paid back. I am on & get a little over $1000 a month. The gentleman I was talking to said they want me to pay back for the next 4 months so it could be taken care of. I was not thinking & have a few questions I’d like answered. I pay $400 a month rent & my medicines cost me $580 per month. So how can I afford per month to pay back. I asked who the payday loan was to be paid back to & was not given an answer. I also never got to explain that the person who contacted me before the FTC contacted me refused to tell me who I owed the money to & if payment arrangements could be made. All they told the FTC was that I refused to pay the loan back. I have I will pay back the loan but is there a lesser amount I can pay each month so I can get the medicine I need? Please email me at

The services help me get through from payday to payday since I only get paid once a month. The young ladies are real courteous.

I’m on commission sales and my income varies from week to week and the cash advance helps me not to bounce checks in between and steadies my income so my bills get paid on time. I don’t have any family that can help me so this is really my only option at this point.

Payday loans are helpful in my home restoration business to fill short term 1-2 week gaps in order to pay for materials.

I got ill and had to go on disability and I use the cash advance sort of like a charge card. Keeps me on a plan and budget to I can take care of the my monthly things such as bills that come up. Only getting paid once a month Amscot has been a great help for me just to live. My credit isn’t all that great so this really works for me. Amscot even worked with me when I had an issue getting the advance paid back.

The cash advance helps me extend my funds during the month since I’m on disability I only get paid once a month and things can get tight at times. I’ve been able to get my bills paid on time and keep my electric on on the months where it has gone a little higher than expected. I can’t get anymore benefits so I count on Amscot and the cash advance to help me survive.

I took out a payday loan from Check n’ Go in February 2013. I had to catch up on my bills and car payment due to a loss in my income. The size of the loan was $500 and I had to pay $55+ in fees. I saw the advertisement online. I was very stressed out about making the loan payment on time because the penalties and late fees are so great. I was able to make the payment on time. The main issue I have with pay day loans is that people like me and those worse off don’t have access to funds any other way. The amount of interest can really affect people in a negative way. The interest rates need to be regulated. Pay day loans are something people shouldn’t really use because they cause great anxiety.

There are times when I’ve needed help with numerous bills like cable, electric, water and my cell phone bills. Usually one of these I need some help with during a particular month so I use the cash advance to keep me going and until I get paid again. I really don’t have any other way to help me out if it weren’t for this service.
I'm on social security and am on a strict budget so when something comes up like car repair or if I need to fly home to Indiana for a death in the family the cash advance is my way of having a quick fix to keep me on track and have no interruptions when things like that happen.

I'm in school and work full time and the cash advance has really helped me out of jams when I've needed cash fast to either take care of a bill or even pay for a class or two when I've run short. I like doing this instead of borrowing from my parents.

When I was struggling with money the payday loans always help put a little extra money in my pocket and help me pay my bills.

When I run a little behind on my utilities or even car insurance I use the cash advance to help me get caught up on them. Without this I would probably have to pay some things late or even not at all and that could be really bad if it were something that might get shut off.

The cash advance is the easiest way for me to help me with my bills. It's really my insurance to make sure everything gets paid on time and I'm not late on any of them. It would be extremely difficult on me if I wasn't able to utilize this service when I need it.

This is quick and great it's very helpful.

Short-term loans have helped me get little things that I needed or wanted that the money from my paycheck may not meet.

It was easy to qualify and it has helped me out of some tight financial situations; it also helps that there are convenient locations.

It helps me to pay for services needed when I didn't have additional funds.

I have used payday services a few times when I had no other option. It was a life saver and keep my bills from going past due.

It helps me out a lot when am short on my bills and keeps clothing on my kids back and should not be taken away.

When your credit isn't very good and you need a quick short-term loan to buy new tires or to keep your electricity from being turned off, this place can help you.

Helps put gas in my car

Helps put food on the table during hard times

This really helps my out of a bind. Sometimes paycheck doesn't stretch that far.

if you take this away, it will hurt my financial settings. This helps me to keep up with my bills and the cost of living.

Helps get me by from payday to payday

This loan helps me out to pay bills and pay my hotel when I'm working out of town. Very helpful when you're in a tight spot.

This has helped me out immensely. Without payday loans I could not survive between paydays

Helped me put gas in my car and pay bills

A short-term loan has helped me when unexpected expenses occur when I am going to work out of town. Hotel and traveling expenses to get me through couple of weeks until I get my first check.

Helped take care of bills

Helped with car repairs and food

If I need the money, it is very helpful that this business is here to help out without too many hoops to jump through. The interest rate is worth it when its nessesary.
Helps me survive between paychecks

Helped with car repairs

The loan helped tremendously. Staff at this location is great and very helpful.

Cheaper than overdraft fees.

Helped me catch up on loans and pay car repairs.

Helps put me through school

When my bank account is running low and I need some extra cash for bills or just to try to get ahead of my financial situation I will use the cash advance to pull me through. Trying for more hours at work but not always available.

The short-term loan has helped me so much. It has helped me be able to pay rent or car notes when my monthly costs have over passed the amount I make or if an emergency comes up. I know I always have a cash advance to count on.

A short-term loan helped me a lot when a bill I needed to pay immediately. I only apply for what I need, so I am able to pay this loan back. It’s very fast with no hassles; it’s a real life saver.

I’m disabled and only get just so much every month and the cash advance is a big help to me to sometimes pay my bills. I like to be able to take care of things by myself and not ask for help from other people. I would be able to do half of the things I need to get done if it weren't for the cash advance.

Last minute apartment costs. Simple and easy process.

I’m on disability now but this helps me get by

Helps me survive in between paydays

Helps pay bills

Helps put gas in my car

Helps me pay my short term bills, car, PG&E, food bill and some other bill

It has helped me pay bills at the last min. Or for whatever comes up.

It helps me to avoid NSF fees from my bank

Helps put food on the table

Helps me cover my bills

Helps with gas in between paydays

Helps pay bills

Helps pay bills

Helped pay bills until next payday

Helped me pay off bills and still have money

Helps me get by after paying bills because I get paid monthly

Helped with medical bills
Advance America has been a convenient loan store. The customer service there is excellent. When taking out loans, the employees are very informative with the contracts. All details are explained as well as the consequences for late payment. I have been doing business with this location for 3 1/2 years. I enjoy the location because I live in the area and also the Metro rail is nearby. This makes transportation easy from where I work. I also reload my purpose card at this location. I am more satisfied with Advance America than I am with Ace. I have used Ace's services in the past, but their customer service is no where near as good as Advance America.

Helps with food and gas after I pay my bills

Helps with gas money and emergencies

Helps take care of my necessities after paying bills

Helped with car repair

Really helpful with bills

Helps with bills and gas

Helps with my recreation

Very helpful with bills

Helped me pay off bills that I otherwise could not have

Helps with necessities from paycheck to paycheck after I pay bills

Helps take care of everything else that I need after paying my bills.

Helps pay off my other bills

Helped me take care of bills

When there is a need for help with money, these terms benefit to help pay for what is needed to pay, instead of having to wait for a paycheck from work. It helps when you need the funds right away. It fast and easy to use.

It helped with my day to day necessities

Helped with my rent

They have helped with random expenses or unexpected ones.

Helps pay bills

Helps take care of all my bills

I work for Check Into Cash as a manager at a small center. We help so many people. Everyday I get a thank you. My customers always happy to pay bills that are behind or afford monthly rent without these services. Many lose so much. The customer has the option to use our service, please don't take the right to choose from the american tax-payer.

Helps get me out of a bind financially

Helps pay bills and with gas in my car
Always helpful with gas, bills and much more
Helpful with gas and bills
Always so helpful with any emergencies through out the month!!
Helps me in any time I need a little extra cash in between paydays
Helps with bills and gas when I’m short on funds
Helps with bills
Payday advances have helped me monthly because my mother in law is diagnosed with dimentia and requires a caregiver. My payday advance makes it easier on my budget.
Helps take care of my bills
I've been very happy with this company. There very good in taking care of business and courtesy calls. The employees have been very nice and good at the people.
Thank you for all your help.

As an employee of Check Into Cash, I've noticed out payday advances help our customers in emergency situations whether its something small like gas money or just to pay a bill. Not everyone has the luxury to withdraw extra money that they have saved in an account. Payday Advances make it quick and easy for our customers.

Payday advances have helped me for short term use. When I just need extra cash emergency funds

Helped me sustain being able to keep food and fuel in my house and vehicle. Kept / prevented my electricity from being disconnected, etc.
Advance America payday loans have helped me several times and I would be lost without them. Once my truck needed work several times when I just needed a little extra cash to get thru the week. I don't know what I would do without them, had I not been able to use them when my truck broke I would have probably lost my job. My wife and me are so very thankful for them and their staff is always so nice and friendly.

This is a really helpful plan loan service, between times or a emergency, this is the only way to help me pay some of my bills and the payment plan is awesome.
The loan has helped me to pay my monthly bills when unexpected bills come up, such as my truck breaking down and my electric being turned off. Thank you!
It has helped me get through the month with buying groceries and gas
They make it possible to pay bills I couldn’t on my check
It helps me make my car payment in time before the late fee applies. Taking a short term loan out has helped me pay my rent when my check comes up short
Helps me with unexpected expenses. The staff is very friendly.
Helped a lot, got me out of a jam when I was short a couple weeks
It is helping me buy my house. They have been awesome to work with. Great customer service
Been helpful since pay has been low
Has helped me with plumbing emergencys
It help to pay bills when the cash otherwise was not there. Like when the electric bill was over due and about to be shut off the store was very friendly and thanks to every body.
Advance America has been wonderful to us. The employees are great and help us middle class immensely budget by giving us payday loans. They are greatly appreciated. Thank you
I came in to borrow to have extra cash on hand. I have also used the funds to fix my car. I live pay check to paycheck so this helps me when in need during emergency situations.

It's nice to know when I get sick and have a short paycheck that I can get some money to last til the next payday. Its also nice at Christmas time in order to get Christmas and bills paid on time.

I do not have a stellar credit history. These loans give me access to cash on weeks when unexpected expenses arise. My job is tip based so my paycheck fluctuates from week to week. It cannot always compensate for those low weeks. It may cost me a little extra but my bills get paid on time this way. I can't get loans from a bank without collateral due to things in the past. Advance America does not check my credit. Sometimes the Money is the difference between having groceries for my kids or not. So it has helped me on many occasions.

I have had a tough time paying my house payment and I help my oldest daughter and her three children. The loan I get at advance America helps me through getting my bills paid when my checks are low.

I use advance America because without you guys I couldn't pay my light bill or pay groceries or get my medicine.

It has helped me immensely. When the craziness of life has come around and unforeseen medications to blown motors in cars.

Helps with my rent and I had to get my brakes fixed.

It helped me get through school.

Helps pay my bills.

Helps pay my rent.

I am single and sometimes emergencies come up and I need extra cash to cover it, then I use cash advances.

My husband works construction and with all the rain days they have these loans help us get through the week when he doesn't work and the girls here are very helpful and friendly.

Payday loans help me purchase food and pay utilities on time.

In times of need it is good to have a place that will help a veteran.

Helps give me extra money in between paydays to do all the things I love.

Helps me with my bills.

Helped me get through my divorce.

Helps pay bills.

Helps me get through the month because I get paid once a month.

Helps me out so much!! I can buy groceries after paying my other bills.

Helps pay bills.

Helps me pay my rent.

Helps me pay bills.

Helps pay bills.

Helps me pay bills.

Helps me get through the month after paying bills.

Helps pay bills.

Pays for all the odds and ends I have after bills.
Helps pay bills

Helps me take care of bills

This helps me with paying my bills and helps me with emergency times when I don’t have money.

I need supplementary income at times and this helps with extra $. Without this option it makes more difficulty with finances

Check Into Cash has helped me in between paydays. This is a good service for the public to have. Thankx

Keeps my family fed between paydays.

Payday advance really helped me for emergency money when need very good service. no comments.

To help pay bills until the next payday and avoid bank fees which cost much, much, more.

Short term loan has helped on a couple occasions. short notice car repairs in order to keep vehicle running to get to work. Also during a medical emergency to allow wife to go to the hospital downstate with our daughter.

I am an employee at a payday advance company and everyday I see the need for advances. People get short hour, have car trouble, can’t afford their medicine and or can’t pay a bill when there is no one to help them or the bank denies them. they can go to a payday advance company to get a loan. I t’s really nice to be there to help those in need.

Payday advance really helped me get my family and I out of tough times for the reason that I don’t even make enough to make it by. I don’t know what I would do without it, if it would ever not be available. And because my husband also works off and on it is a blessing to have these short term loans available to us.

Helps me pay bills

Helps me have extra cash after paying bills

Helps pay bills

Helps take care of bills after I pay rent

Gives me extra cash to help my kids out

Helps pay bills

Helps with gas and groceries after paying bills

Your service has helped a lot when I come up short during the year. The girls you have working for you are great and helpful.

The employees are very friendly. The short-term loan got me out of the pinch I was in.

The loans have been a huge help to me because I’m on a fixed income. The staff have been very friendly and encouraging to me. I actually look forward to paying my loans because it means I get to see the staff.

The short-term loans have helped me when I needed money for emergencies and anything else that might have popped up. It’s a great store with great service.

I needed a little extra cash for gas and in case I need something before I get paid again. A friend told me to come here and it was a lifesaver.

I use short-term loans because I can get a loan without credit. These loans make it easier to pay bills. Sometimes you just need extra money to handle life.

I use a payday loan to pay my rent and utilities on time.

The loan has been great in helping me pay bills. It helps avoid late fees that I would have originally gotten. I’ve told people about it because I believe it can help. Overall it’s been a great experience; the staff is great and helpful.

Shut off notice did not qualify for help in time. Need electric for medical purposes.
As an elderly person it's not that easy to just go get a loan! When need extra money I don't have to go through a hassle. It helps out a lot.

It has helped paying for my daughter's medical procedure. It is, however, sometimes difficult for people to get out from under loans.

It helps when I'm short on money to pay the bills.

When my hours are cut it is the only way I can buy food for the week.

Short term helps me out a lot. We don't alway have cash on hand for vehicle repairs or household necessities.

A short-term loan has helped my family. When I come up short I can go get a payday loan. It helps when I don't have enough money to pay my bills.

It was very helpful for my off week of payday. Staff was very helpful and friendly.

It has helped me when my car broke down and needed to be fixed, and I didn't have the extra funds at the time. If I wasn't able to get a loan, I would have lost my job.

It is nice for unexpected expenses, for example a car accident deductible. Also shortfalls between paychecks for 'whatever' expense, i.e. out of town guests, gifts, repairs, etc. Its much more convenient and lest costly than overdrawn checks to have the convenience of payday loan availability. It's also better than going to traditional banks for loans due to processing fees, minimum finance charges, and being required to qualify so not instant decisions. Payday loans are much more convenient for my needs.

I'm very thankful I come in on weeks that I'm short of cash to pay bills and cover other odd ends.

Help paying Dr Bills

to fill in between paychecks! they have been a lifesaver for ills, car repairs, and expenses and just making ends meet!

Short-term loans have helped me. Sometimes between long paydays or in situations where everything is due at the same time and payday amounts are not enough.

I have three children- one in college, two in high school. This helped us greatly. I only use it in extreme situations.

I'm very appreciative with short term loan, because it helped fill in the money gap from the 2 wks. To pay off bills needed to survive without shut offs.

With three teenagers in school and various extracurricular activities like softball, marching band, expenses add up. These loans help us bridge the gap when utilities, insurance, car payments all add up and we've maxed our credit card and other lines of credit. The extended payment plan makes it manageable to pay.

It helped when my car broke down & when I had so many hospital bills & Dr bills. It has been a godsend at different times.

It been help keep my bills pay on time. When I am need some extra cash, in few time years.

I get paid bi-weekly and this helps me to keep up on finances when ends don't meet! ;)

Thank you!

I am a single mother with a limited income, and I have a 15 year old daughter. I also have bad health problems (severe) and with the short-term loan I obtained from a payday lender I am able to pay my outstanding medical bills and it gets me through the work week, because I get paid bi-weekly.

My car broke down causing me not to have my rent money.

Life happens and sometimes we need a little extra money one week and pay it back within a couple of weeks.

Very pleased; fast and accurate.
Helps get caught up on bills
Helps pay bills
Helps me catch up after paying my bills
Helps me have money for all the other things that I need through out the month after paying bills
Helps pay bills
Helps me take care of bills
Helps pay bills
Helps pay different bills
it helps a lot when you have unexpected bills or emergencies pop up.
Helps buy groceries after I pay my bills
When my husband was out of work due to a surgery, this payday option was beneficial to me. It really helped.
Helps me pay my rent
Helps me out greatly! I can pay my bills on time
This has been a rough year for me and I soon will be back in a positive long term cash flow. These loans have helped me in times when I really needed to have cash available. I am thankful for this company and their willingness to help me through tight money situations while I rebuild my credit.
It helps with unexpected expenses and emergencies when money is short. Rather do this than ask family.
My loans have put food on the table and help me pay bills.
In times between pay checks this loan has allowed me to pay bills, buy groceries and survive until the next pay day.
Short term loans help in many ways in between paychecks. My daughter has been having medical problems, doc visits and er trips cost money.
The loan helps with bills that have different due dates. Big help to not fall behind in bills.
Really helps! I can pay all my bills without over drafts from my bank.
Helps me pay bills
Helps me buy groceries
Helped me pay my car payment
I don't make enough money @ work so when I am in need it pays bills, gas and or food.
Bills piled up on year and christmas was here. This loan helped me get presents for my children. It's helped ever so much.
The only bad thing is that you come to depend on it but its been good overall.
My reason for loans are to increase my income from SSI are $882 monthly and my rent alone is $850. Very important to me to get threw month. Thank you.
Short term loans have helped out when emergencies arise. Every one is courteous and professional.
Retired for income. Little extra help at end of month comes in handy on emergencies.
Gets me through, wouldn't get gas to go to work or food to get me through the week.
Helps with my extra bills and wedding expenses.

I use short-term loans mainly to help with expenses, unexpected emergencies such as car repairs, house repairs and medical expenses. I know that they will be there when I need them and will work with me when times are tough.

I use payday loans for: mortgage, gas bill, electric bill, money order, money gram

I use a short-term loan for emergencies. It helps when I need a lump sum of money and don’t have enough. It has been very helpful

I use it for small emergencies and to pay some upcoming doctor bills. It has been very helpful.

I use this when I am running short no cash and pay bills or put gas in my car.

I use my payday loan to buy my medicine at CVS. If these loans were not available to me and my husband, we would not be able to afford our much needed medicine.

Yes- by getting a bill paid when it was due and I didn’t have the money.

I like payday advances because it helps me when I’m in a bind or just need extra cash or an emergency.

Helps with money in middle to last to pick up bills. Helps with stuff needed for baby- diapers, etc. Helps with groceries and other misc. personal items.

Check into Cash has helped me stay afloat with my bills and has made being a single mom easier for me.

As a single woman, I am sometimes a little short between paydays. The short-term loan helps when unexpected bills come up and my funds are N.S. in my bank account. Its not a permanent fix, it just helps my when money is short.

To whom it may concern,

I believe that payday advance has helped me financially with my emergency needs in the past and in the present. I have been able to pay bills that would other wise go into collections if not paid on time. Payday advance is very helpful and should be kept open and active.

Check Into Cash has helped me during the times I had fallen on hard times, when bills had just came piling in. They have been very helpful.

Paydays loans are great because it helps me out when you need to pay bills and have money in your pocket. The staff are great and they make you feel at home. It’s a great help please help the payday loan system.

Helps out on bills between paychecks on long weeks or at the end of the month.

Check Into Cash has helped me so much when I need it they are here. Even if I cant make it in on time, they work with me!

You guys helped me when I needed money and the customer service was great.

Its great when short of money to pay bills.

Loans help in between pay cks for unexpected expenses.

Check Into Cash offers low risk short term loans that are straight forward and also calculated based upon the income of the individual. This makes the pay day advance service very safe and an easy way to receive funds in case of a unexpected event.

It helps a lot when money is needed now and we can’t wait. Things come up and it has helped us to be able to get some cash when needed.

It is very fair rates, I think.

I use it to pay my bill that I have inbetween checks and hold stuff. It works for me because I have 4 kids I have to support and it helps really good.

Very necessary for emergencies! Used for over two years.

The payday advance has helped me a lot. I get paid once a month, it helps me get through the month. Thank you.

Check Into Cash has always been friendly and professional when the need for extra cash arises I’m thankful for their assistance.
Receiving a payday loan has helped me to obtain emergency cash when needed most.

I can not get a loan at a bank and sometimes I need money to fix things they have saved me many times.

Payday loans have helped me make ends meet.

When I run short of cash to buy food this helps me out so we can eat.

I am on disability. Helps me get through month.

I need to use services from time to time to make ends meet.

I need assistance because I’m a single mother of 3.

Payday loans helped me not get evicted and helps me feed my kids at end of month.

Payday loans help me make it from payday to payday if I’m short on cash. Family and friends don’t always have money to help.

Payday loans make it.

Payday advances have helped me with my financial hardships.

I couldn’t get a loan from my bank or credit union when I needed help the industry has helped me.

Loans help me keep up with my bills.

Very helpful when I need it.

I only get paid once a month so it helps for food and daily expenses.

Short term loans are extremely important to me when I need help getting through the month.

Helps when you have an unexpected bill and car repair. Helps get from one pay check to another when time gets rough. Helps with extra money for vacation or time off.

Payday advances have helped me with my financial hardships.

When I need cash this is a good solution.

I don’t know what I’d do without the ability to get an advance. I would not be able to make it some months.

Short term loans have helped me when I’ve gotten unexpected bills.

Short term loans help me pay my utilities and buy food. My fixed income falls short.

Short term loans help me through tough times with money.

They have helped me when I needed to pay my bills and got my car fixed.

They are so helpful and we need them around to krrp helping people.

Help make car payments & bills

Unexpected without payday advance I would not be able to make payments on unexpected expenses such as a broke down car, furnace or other household items. Pay day loans is a great way to get a short term loan for a smaller mount than a bank can offer. I would not be able to survive without being able to use payday advance.

Lian helped me cover Bills I Didn’t have Money for Advance was very helpful.

Got a loan to make house payment on time.
It's helped me pay my bills on time and avoid late fees. Also in other emergency times in my life.

When unexpected bills arrive I need their service

I am a customer service representative at a payday advance company and in my two years of providing this service I feel it is highly needed. Everyone of our customers are advancing to help with unexpected financial difficulties. Time and time again we are here to help them pay their bills, keep their cars running and food on their tables. I strongly feel that the community appreciates having payday advances as an option when all else fails.

This service is very helpful to me. When I'm in a need for cash. I'm only paid once a month and it has helped me in difficult times. I would hate to see them close.

These payday loans help me b/c I am not able to live off of my government checks. These help me survive.

These payday advance places help me pay my bills and survive because my checks aren't enough.

I am on social security and without payday advance, I couldn't pay all my bills. Thank God for payday loans.

Due to route inspection at my job (post office) I've lost pay annually. I'm a single parent of 3 children, one in college. Thank you

Check Into Cash has been there for us when we needed it. Their helpful service makes it stress free. The convenience of Check Into Cash has been an extreme help to me and my family. We use check into cash sometimes for groceries. It helps. Thank you Check Into Cash.

These loans have allowed me to have some extra cash in between paydays. Getting paid every two weeks is another benefit of having the extra money through this loan.

Check into cash location has been very convenient for us. I've been using them for over 6 years I make a very comfortable living but some times a payday loan has been needed.

I support what check into cash business provides. They provide a valuable service for our community. If people want to pay the fees, they have the right to make that decision. No one! Should tell the community what's good for them. We are adults, let us decide what we can do! That wht business leave for Texas let us be free!

Check into cash has allowed me to get back on to my feet by allowing me to manage my finances since my divorce. With out access to check into cash, I literally would have hit rock bottom.

Check into cash has helped me and my family in hard times. I have two kids in college and some times they need things that I don't expect so check into cash helps out a lot. They are good for me and the community.

It lets me survive as a single mom. My pay is not always the same and this lets me get through.

I use payday loans to use cash for weekends events and to have some extra cash.

I M writing this letter on behalf of a working class. Citizen who uses check into cash often for about three years now I have used the service of check into cash many different times. Three year ago my father found out he had cancer and there were many bills to pay and expenses that came up. thanks to being able to get cash from check into cash, I was able to buy medicine and pay bills in that difficult time. Another time we had a roof leak at my house! My dad had passed and now I am paying the my moms house payment. I had no money I was able to come to check into Cash and get can I needed that day to pay the roofers. These are two story's of many how much check into cash has helped me and my family. I work full time, and many times things come up and I need cash right away. I only get paid once a month check into cash has been a life saver!
Hi, I have received a phone call from "Allen & Burk" (573-518-5321) which I still have on my voicemail, claiming that I need to call them or they are going to prosecute me for criminal intent on a loan (They never said who this call was for in the voicemail). Person name was [redacted]. Situation I’m having is, I remember taking out a payday loan YEARS back which I have paid for. This person is telling me I owe [redacted] on a $300.00 loan? When I spoke with another he told me I’m being criminally accused of Wire Fraud and Bank Fraud. Of course, I asked for hearing such a thing and couldn’t really think straight at the moment, because I didn’t really know what was going on. He was telling me I used “email- [redacted] and advised me this transaction was 3 years ago (of course I didn’t see the warning sign there, my payday loan was over 6 years ago, I checked the email address and it has never been used before). he wanted me to pay all of it now or go to court and be prosecuted by the lenders. Problem here, I know lenders can not prosecute criminally with consumers, but I was still in shock. I setup a payment plan for them to take out 100.00 that day (but they were pressuring me for more or they will file criminal charges) so I talked them into a payment plan to hold them off. I did a lot of research on this so called Allen and Burk company. First person told me Allen and Burke Associates, another tells me Allen and Burke criminal law firm, location 1102 grand blvd suite 1500, Kansas City MO. I did a little research this building never had a law firm with that such name on the 15th floor, BECAUSE THEY ARE STILL REMODELING SINCE 2006 nor ever leasing in the building period! This guy promised me he would send me the affidavit; which I will have yet to receive. I need help to press criminal charges against these idiots for extortion and to make an example of these scumbags who are doing this to others.

Payday advances loans have helped me out when I’m stuck in between paydays and just need a little extra cash to pay off utilities especially when they are waiting payment that day it they will disconnect my account

Extra money when I don’t have any

Payday advances has help me and my family pay our bills when the bank did not want to lend us money. I am greatful they are able to help.

unexpected emergencies, Bills & medical Bills

Payday has helped me out in my time of need and should not be regulated.

Oh man it’s helped me be able to avoid getting my lights shut off my vehicle legal & working.

It’s helped me put food on the table
School clothes for my boys
I’m a single mom low income
It has helped me out tremendously.

I’m on a fixed income and payday advances allow me to have extra income at the end of the month to by nessesites.

It helps to pay bills that come due when you are between pay periods & not feel so short on funds

Payday advances has helped me out when I didn’t get paid enough on my pay check to pay my bills.

pay bills to get caught up and stay current

When I am low on cash I come and use Check Into Cash to help me pay on my electric bill and etc. It does benefit me sometimes. It is helpful when you need some extra cash in your pocket.

Needs payday advances before my payday for medication gas to go see my kids And help pay what my daughter needs that’s fighting cancer.

Helped during the hardest of times with bills.

Payday advances helps me pay my bills that are behind or late and also helps with over draft fees.

Payday advances help me when emergency come up and I need quick cash.
Short term loans are a quick way to get me out of a bind. Being a single parent of a teenager, money is always tight and sometimes not enough. Having this option helps me make ends meat and provide for his basic needs, and a treat every once in a great while.

The money is available when I need it and there is no one else to borrow it from.

Payday advances help me pay my rent get gas and food.

The staff helped me for my payday loan, and were fast in completing the process. They were all very friendly during the process.

It helped when an emergency happens.

I use it when I have an emergency.

The short term loans help my family meet our daily demands for groceries, utilities, etc. They are important to us to relieve the stresses of being able to pay our bills on time.

I've had all great experiences since I've been a client. I would be disheartened if they left the community. They go out of their way w/me as I am disabled. Making Check Into Cash less than a mile from my home. They got extremely great people here. I hope I always find them “down the road”.

My rent and park dues come on the 1st and my ss check comes on the 2nd wednesday of the month. So these loans helped me avoid late fees and interest on both of the above. The staff has always been great and more than helpful to me.

Payday advance helped me be not be late with my rent and pay bills when due so I don’t have to pay late fees. Thanks Check Into Cash.

Whenever I need help with some of my bills such as power and water I will get a cash advance to help me get them paid quickly and on time. I recently had to replace the mother in my car and I was able to put a new one in and get it fixed quickly. The cash advance was a blessing for me and my family when these type of emergencies come up.

The cash advance helps me out a lot when I need some extra cash in between my paychecks. I also use it at time to help out my family in the Philippines when they need some help too. I choose this ove getting anything from a bank.

It's helped me with Christmas and when things pop up out of no where. Have been very helpful.

It gets me from paycheck to paycheck. It also helps me pay my bills.

I have an 81yr old mom that I'm helping support and the cash advance has really helped both me and her. She requires a lot of attention and financial help so the cash advance allows me to both help myself and her at the same time with all our expenses.

To help pay for unexpected expenses that may occur.

I get paid every 2 weeks and I use the cash advance to carry me over until my next check comes in. I use the advance for everyday living like groceries, gas money or any bill that is still outstanding.

I typically have unexpected expenses that are constantly coming up. The short-term loan allows me to manage those expenses with low stress and within a good time frame.

I became disabled and my income has been cut in half but my bills are still the same so the cash advance has been helping fill the gap and keep me from falling behind. I'm trying to get to a point where I won't need it but for now it's helping me get through this tough time.

The cash advance is a subsidy for my bills when They fall due in between when I get paid. I don't have any other option right now so this has helped me get through each month when needed.
It helps when problems arise. Every family has needs and this helps out a great deal.

Having this program available has been tremendously helpful. I am a single mother with no financial assistance. For the most part I am able to cover everything financially, but on occasion there is a bill that I cannot cover or I just have very little left to take care of myself and my child. Short-term loans have offered relief at times when I thought I would never get relief. They helped me put food on my table or keep my electricity on when I couldn't do it myself. They give me a change to get back on my feet when life pushes me down.

I use the cash advance when I need help with my bills and my money runs short. Usually I'll use it when I'm short on my rent or need help with a large electric bill. It would be terrible if there wasn't a service like this because I don't have any other way to get cash when I need it.

I have a car payment that is due in the next couple of days I'm getting a cash advance to help me to get it paid on time. It would be terrible if there wasn't a service like this because I don't have any other way to get cash when I need it.

The way my bills come in like my electric bill and cable bill they are due on the weeks I don't get paid so I use the cash advance to help me get them paid on time. I hate to ask for money from family so I need this to take care of my financial need when they come up.

Short-term loans have helped me pay bills on time until my next paycheck rolls around. It gives me a sense of security when money gets tight.

I use payday loans because when I'm in a bind before payday it's very easy and convenient to go in and borrow till payday for emergencies.

Sometimes it's the phone or electric bill that I need help with because I have 2 kids and I'm the only one working so the cash advance is my only savior to getting these things paid. I also have used it for buying groceries at times.

It has helped me pay bills when needed. Plus buy groceries when I receive a small payday loan.

Because of my disability I don't get much money every month and the blessing is I'm able to get a cash advance to help me out when I need it. I use it for all kinds of expenses and it's just a wonderful way for me to be able to knock out my bills in between check.

The payday loans have helped me a lot with bills and unexpected expenses. It's so convenient to come get a short-term loan.

I usually get a cash advance to help out one of my friends out financially. I want to be able to help her out and this is the best way for me to do so. This is really the only way for me to help her out and it's been great to have this option to help her.

I use payday loans when I'm in need of money due to an emergency. My daughter is disabled and is fighting for disability at this time with three kids and no one to help. I've also used to repair my truck. I also need extra money to pay for my prescriptions since Obama Care messed my insurance all up.

I have a lot of medical bills and when I need money to get some of my bills paid I have used the cash advance ego help me. Amscot has been very flexible with me when I've had times when I needed more time to pay it back. It's been fantastic for me to have this service in my back pocket for when I need help.

Payday loans help me and my family survive. I have had to borrow money to help with paying my bills and buy food for my family.

Helps me pay my bills between Qtrly Bonuses.

I love payday loans. If it wasn't for them I would have probably lost my house by now. When we need car work done or when our washer and dryer went out they are the to help us pay until we can get the money and gradually pay back the loan. The process is simple, nice, and friendly. I don't know what I would do without them.
Short-Term Loans help me with unexpected things that come up such as car repairs or I just need to put food in the house for unexpected company.

I use payday loans to help out with emergencies that may come up during or in between checks. All the stuff is amazing and the loan is very helpful with whatever I need at the time.

The cash advance has helped me pay bills like rent and electricity. I don’t know what I would do without a cash advance service.

I think short-term loans work for me because when I need extra help on my financial part, to help with bills, I cannot ask family because they do not have money to loan me to help with my bills.

I use cash advance services to make critical payments like rent, utilities, and car payments so that I can stay in my place of residence and keep my vehicle. At this time, my only options to stay afloat financially include the use of cash advance services; without them, I would like lose my apartment and vehicle.

Helps a lot with fast bills.

Very helpful when emergencies arise.

It helps when I’m short of cash for bills so I don’t overdraft my account.

It has helped with unexpected financial expenses currently and in the past.

Once I pay my mortgage there isn’t a lot left over some months so when I need help I will get a cash advance to help me pay my other bills to avoid late fees. It’s much better to do this than borrow from my friends.

I was disabled for about two months and getting behind on bills. When I got back to work I used the loan on my disability to get me through till my first pay check came in so I could survive.

I have been helping a struggling family member for quite some time. Although I make good money, 90K, I sometimes need a little help because of the extra burden. Sue and Ashley have always been great to me and the small loans help when I have 2 mortgages and extra bills to pay! They have always been greatly helpful.

The cash advance helps me when I’m in need of extra money for either child care, vehicle expenses, or for the holidays. Without the cash advance I would see myself in a terrible bind.

They have helped around the holidays to buy Christmas for the kids. The payments really help out instead of having to pay balance in full in one payment. They help with unexpected bills that may come up such as car or medical bills, or prescriptions. The staff has always been wonderful and very friendly making everything very easy and comfortable.

It helps me be able to buy food and gas as well as helping me pay unexpected expenses between paychecks. This is a great service to people living paycheck to paycheck. I am personally very thankful these great people are here to help me.

I have been in a financial bind a couple of times with car issues or had an appliance go bad, and these are always helpful when I need cash fast.

We use the cash advance when we need help to make it through the week or when emergencies come. Usually it’s used to pay bills or if my work is slow and I’m not getting the hours in use to.

I use cash advance for paying bills that I don’t have enough money in the bank to pay the day I need it. Some of the bills I use it for are electric and a couple of credit cards. This really helps me to avoid late fees or bouncing any checks. We have also used it for the holidays.

Short-term loans help me with my credit score. Instead of being two weeks late on a personal or auto loan, the short-term loan gives me the funds I need to stay current with my other loans and improve my credit score.

When bills have come up, I did not plan for, I could borrow to help out and pay it back a little bit at a time or on my next payday.

Unfortunately my family lives from paycheck to paycheck. When unexpected expenses arise, it’s been nice to be able to get a payday loan to bridge the gap.

I had a bill I forgot about came in, and didn’t have the money on hand to cover it. It would have bounced about three different transactions and a loan only cost me 1/3 of what I would have paid the bank.

I am able to always pay my bills by the due day. I get paid every 2 weeks so it helps out.
Short-Term Loans have helped me pay my bills on time since my husband and I would be late due getting paid bi-weekly.

Has helped me several times in emergency situations.

I have three children that constantly are throwing unexpected expenses my way. Short-term loans have helped me when I had no other options available. I am thankful for short term loan availability.

It has helped me to pay a loan and taxes. So it has helped me a lot.

Helps me pay bills on time, get through the hard times, and buy medicine when you need it. (and emergency situations)

I prefer to do a short-term loan than ask family members for money. I have borrowed short-term loans for emergencies such as car repairs, home repairs, doctor bills, dentist bills etc.

The cash advance helps me out a lot. Helps me with my bills like rent and electric usually. I’d be hurting if there wasn’t cash advance available to me. It help me through many a hard time and hope it’s always there for me when I need it.

I use the cash advance to help me boost my income at times for things such as my electric bills or when I need to buy medicine. Being on disability I don’t really have a lot of choices. Prices keep going up and at times it seems like nobody wants to help....Amscot sure helps me.

Every now and then I need help with paying a particular bill or need some extra cash for a car repair or even something as little as getting a birthday gift. This helps me from not paying something or letting it go to a later time.

Check into cash has helped me meet my everyday living expenses. It an affordable way to get a loan.

I get paid every 2 weeks and the cash advance helps me supplement my income until I get paid again. I also use it when my car breaks down and also just anytime I may need to get some cash quick.

I use the cash advance for unplanned events that come up and where I can’t or don’t want to use a credit card. I’d rather do it this way instead of getting an advance on my credit card. The interest is much less and it’s much more convenient.

Pay day advances has helped me and countinue to help me for the last minute events that happen in life. Countless times its has help me make my rent or car payment. With out it I would be out of a home and car.

Emergencies have come up and it has been great to be able to come in and receive the money right away.

This is a good service for there customers for emergency time in need.

It helped me make it until teh next payday because I get paid every 2 weeks. Able to pay my bills on time when I don’t have the money until next payday.

It’s convenient for my immediate needs and has minimal fees.

I would be lost without check into cash. They allow me to be able to pay my bills on time even get necessities before my pay period. Holidays really cuts my pay check so check into cash is a real life saver.

Has helped in emergencies when paycheck is short. Very helpful, very good rates, friendly staff.

Was short on money to meet my bills due to car repairs so check into cash helped me to pay my bills

I find the short-term loans valuable for unexpected expenses such as auto repairs. It i a faster, more convenient method of securing funds than a traditional bank.

I have a utility bill due so that’s why this is helpful because it is due before my pay check is secured.

The place has been able to help me pay my bills on time. It’s like having family always willing to help but with out the added benefit of not feeling you owe then a favor. You just pay the fee. Please keep option open.

I am recovering from doctor bills due to cancer and payday loans have helped stretch my paycheck so I can get the necessary items, scripts, etc.

With two girls in college it is hard to plan for the little problems that pop up. Advance America helped when both girls needed tires for their cars and repairs. Thank goodness for the help I received.
Having a tough time making ends meet. Daughter is in final year of school and I am not really interested in tightening the belt her last year with us. Very important to let her last year be a good one so we are inviting teh volleyball team to our house for dinner tonight. This loan gives us the ability to provide suce an experience. This is typical of the sort of things we use a payday loan for.

The cash advance has helped me pay my mortgage bill and electric payment when I didn't have enough to get both of them paid on time. I can't borrow from my family because they are in the same situation as me and don't have anything or anyone else to turn to other than Amscot and the cash advance.

I feel that this company means a lot to people it has really helped me. It's nice when your short on money to know your are here to help us. You are really needed for people we really appreciate you.

This business has helped me thru the years when in need they are very professional and kind. This establishment by word of mouth has helped a lot of us citizens of America.

Those of us who are less fortunate depend on this service monthly.

Those of us who are less fortunate depend on this service every month.

Using payday loans has helped me when I need to pay rent, buy tires, and other emergencies. Please let me continue to run my business without changing my ability to borrow short term loans.

Payday advances useful for emergencies / extra cash for bills

Loans until payday have helped me out when I'm in need. They are easy to payback, the terms are great. The loans are always explained and it really helps out me and my family during hard times.

The cash advance allows me to stay ahead of my bills I have been slowly getting away from from doing them. It has actually help me and wife pay for the things we had pawned to get that stuff back. Now we are to a point where we only get an advance when something comes up and there just isn't any cash to take care of it.

Payday advances has helped me out in many ways. The loans have kept me out of jail and also helped me pay my bill on time. Also, I have unexpected expenses it without the loan I wouldn't be able to pay when they come up.

Cash advances make it easier for me to pay my bills on time. The biller don't often allow for easy bill date changes and even with that our paydays don't always fall where it's easy for me to pay my bills and feed my kid.

The cash advance has been there for when any emergencies come up. Recently I had a sick family member in Puerto Rico and I needed to get a quick plane ticket to help them out. The only way I was able to go was for the cash advance so it's been wonderful to me to have this option.

The cash advances help me when bills are due before payday or in emergency cases like you happen to get a flat tire or other things. If there was no cash advances i have no idea what I would do.

Payday loans have made it possible for me to pay my bills on time and made sudden emergencies not so stressful. When I borrow a payday loan I can save a lot of moneyby avoiding expensive late fees from my bills. I fell payday loans have been very useful and money saving.

Sometimes when a bill comes up that needs some attention like water and electric bills, I get a cash advance to help me get them paid. I have also used it to buy some clothes when I’ve needed them. There isn’t any other way that I have right now to get financial help when I need it.

I’m a single mom with two children. When I struggle and need financial help a payday loan is such a huge help.

Using a payday loan helped me with a down payment for a car. Without the loan I wouldn’t have been able to get a vehicle 3 or 4 months later and would have had a tough time being able to work without the vehicle. I was also sick and missed a few days at work and couldn't pay for my rent without it. Payday loans are awesome!

In a financial emergency I resort to a cash advance. It is usually when I overpay bills and need money for groceries and gas. I have only used a cash advance 5 times in the last 6 years but it sure helped out. It's a quick and easy way to take care of things when in a pinch.
It helps me a lot by giving me a little extra money when I need it on a short notice. I have a lot of animals so unexpected vet bills and things of that nature generally pop up and Amscot is a great help when I need them. As a newly wed getting "started in the world" I feel like Amscot is always there for me to lend a hand!

When I've been in a bind and needed groceries for my family before payday it's a relief to know I can borrow money for a few days before using a payday loan.

Using a short term loan has helped me many times when dates on bills don't match up with our payday loans. We so appreciate the ability and choice we have to borrow a short term loan.

I have been able to borrow a payday loan when I need money for auto expenses, pay for rent, vacations, emergencies. It's very nice to have when I have no other options.

My experience with pay day loan helps out in case of an emergency from one payday to the next. When you are fixed income it helps. When I have a high utility bill or unexpected medical expense.

Payday loans during times of "just getting by", they are helpful.

I get a pay day loan with check into cash to help me in my situation my monthly budget. It's great to have the convienant to get money when I need it. The service is excellent and we need more like this.

Payday are helpful to catch up on bills. Have money for the month. Also helps in different occasion.

I need the pay day advance to keep up with my bills.

Helps me pay my bills.

It helps me out not to get behind on my bills.

Payday Advances help me mid-week or if I don't get my paycheck, I can use my advances to pay bills or use for emergencies.

Check Into Cash has been my means of getting thru tough weeks, car repairs, groceries, or just to get to my next payday.

Has helped me due to rent and car ins due at same time. Also had to travel for family issues and didn't have the funds available.

There are months when I could not provide for my family with this program.

Payday advances help customers manage financial responsibilities. It's convenient, helpful and its extra cash to help out in binds.

Advances make it easier on my budget and help me with extra things i.e - gas, bills, food.

Check Into Cash provides a service for me because I get paid 1x month. All bills are due at once and I guess because I'm not a better money manager I cannot save a lot of money. Borrowing from this company actually saves me money because I don't have overdraft fees or debit card charges. They charge a small fee that I'm happy to pay.

Its helped me pay my rent when my job cut my hours. It has also helped me pay my utilities and some of my rent. Very pleased with there services.

Check Into Cash has helped me out when I was in a bind and needed cash fast. It is very easy and convenient. Great caring staff.

Even with 2 paychecks from 2 jobs coming in, it is barely enough to cover all expenses. Check Into Cash helps ensure that I get my rent paid every month. It is the only reason I use this service and am grateful that it is here as a final resort when out monthly expenses exceed the paychecks we earn.

Its helped me by providing me that extra cash between pay checks. Its important cuz otherwise my phone could be canceled and car payment fall behind.
Making car payment

Bills
Loans
Grocery
Personal needs and other
Rent

Payday loans is a good thing because you can't always borrow from the bank you can just borrow what you need good services.

Pay my bills. Sometimes I need HELP with everything. My car is in the shop.

It helps me to pay extra bills

It helps me to pay bills that come up unexpectedly

Yes, when a emergency arises I know that I can come to advance America and get payday loan without being hassled.

I use the cash advance to help me make sure that there is enough money in my account because I have automatic bill pay and sometimes I need extra cash to put in my account to make sure my bills go through.

The cash advance is very helpful to me as a single mother of two. I usually get the cash advance to help out with living expenses or just to get things I need for my kids. I'm very grateful to have the program available to me, because I wouldn't have any other options.

It helps me keep my bills current and gives me extra spending money. And the gals are super!

My wife was out of town and my car was broke helped me pay to fix it.

I use the payday loan to help me catch up and stay current on my bills when I begin to fall behind. It really helps me out.

I use the cash in advance to pay bills on time. Credit means everything in today's economy. With the cash in advance I have been able to keep up with all of my payments. I don't know what I would do with out it. Brief example, emergencies can arrive at any moment. Cash in advance has really saved me piece of mind and assurance.

I am on disability I have medical expenses from cancer. This service helps me.

Well, it has helped me when we were in a bind with no other recourse. They have been very helpful.

I have used a short term loan plan to help when unexpected issues arise. Such as repairs for my car or even a hospital bill here or there.

I use the cash advance because I just started a business and even though I am working a full time job, there are times when unexpected expenses crop up that I donot forsee. This has been more than a life saver for me.

Short-term loans have helped me and my family tremendously. We came into a few road block with our financial situations and being able to borrow the money and get over the road blocks was a blessing.

They have helped me with extra $89.00 to pay on my bills and buy some extra groceries. They have been nice about their services.

It has helped me pay my bills until other sources of income have come through for me.
The loan helps me make it too my next paycheck and is used towards bill paying. They are also good with customers.

I needed cash advance to be able to afford an engine problem that came up with my vehicle. I'm and rely on my vehicle to get me to clients homes. And my clients rely on my being there when they need me.

It has helped me get my house.

The cash advance head helped me a lot with my utility bills and groceries. I have also used it to send my daughter som money. Being 68 yrs old I don't have any other options when I need help so I'm very thankful for being able to borrow money when I need it.

It helps me out (payday advances) not to get behind in bills. I would rather get a cash advance instead of having to pawn my personal belongings to pay for essential things when I might not have the money.

Payday loans have been wonderful to me. I was in a situation of hardship and if it wasn't for this service I don't know how the income would have come out. I don't know how the outcome would have affected me in a negative way. I thank payday loans for helping me in difficult ER situations.

Payday loans have helped me in an emergency in various occasions.

Payday loan companies offer a relief especially when your paycheck can't cover on expense that's unexpected.

It helps me pay my medical bills

We love to come to payday lons they are so useful when ever we have an emergency. They are there for us to help us.

Short Term loans are a “life saver” to help stretch finances to reach the next payday. Without companies like this makes things so much more difficult.

Short term loans have helped me when I need emergency money for an unexpected dept or utility disconnection.

Short term loans have helped me with medical expenses, car repairs and school expenses. We really need payday loans for emergency needs.

It has helped me when I am in a bind. Without it there would be times where I couldn't pay a certain bill.

Having me able to get a payday loan has kept me out of dept without those services. I would be in such a big dept. Please don't ban the loans.

Without payday loans I would not make it through the month during emergencies with the high cost of everything these days.

Sometimes I need that little extra cash and I can't wait until payday.

Short term loans are necessary to get by when ever I have an unexpected emergency like unexpected bills in the middle of the month.
Payday loan companies have helped me in emergencies, it helped when I need extra money and I don't want to ask family for any personal loans.

I use short term loans to get by in an emergency when needed.

They have been there for me when I need extra cash.

Can't be with out them helps me pay my bills and rent.

Pay day has help me when my car broke down it has saved me a lot

Short term loans are essential when you need emergency cash on a short term basis between paycheck for emergencies. There are times when I have had a small emergency and a small term loan has gotten me through to my paycheck one week later or a delay between getting money from one of my customers paying their bills with my small business. They have help me pay me bills on times and when emergency. Come up.

When my family has unexpected medical bills these loans help me out financially when no one else can.

A friend of mine told me about Advanced Payday after I found myself in a financial crisis. I was at risk of losing my car. Advanced Payday allowed me to pay my car note and then the car company made a payment arrangement with me.

It helps a lot of people who try to make an ends meets with unexpected bills.

It works for me because I have bills that I’m kinda behind on and without the loan I don’t know what I would do cause I have 2 little babies that I’m taking care of by myself so this really do help me a lot.

This loan helps with bills and food in emergency situations.

I appreciate payday loan companies because they help me out of an immediate financial bind, right in the niche of time.

Payday loans are convenient, fast and very helpful when one is in a pitch for cash!

Helps out with an emergency situation when I am behind on bills.

Short term loans help me in between checks b/c a biweekly payment schedule is very tideoes. When I need bills paid or buying necessities for my little brother. It always helps a great deal.

Because minimum doesn't make enough for a single mom to make it. So I need to get a payday loan once in awhile.

For an emergency when I don't get paid a week these type of businesses are good for people like me.

This time the cash advance has helped me pay my electric bill on time. Other bills have been taken care of and I've even used it to pay my rent.

I choose to use this type of service instead of asking for help from my friends.

It comes in handy, it's convenient, and the bank doesn't give loans to just anyone and regular everyday working people need a little help through out the month just to make ends meet. So it would be greatly appreciated if this service would always be available to the people who really need it.

It helps with unexpected expenses n between pay check in the middle of the week.

Payday loans are beneficial when those unexpected repairs, or bills arise in between pay day. They have worked for me by giving me the necessary funds in my account to pay those unexpected bills without going negative in my account and incurring bank charges.

It helped me when I've had an unexpected emergency when my car broke down. I don't know what I would have done to get my car repaired and my car is a major necessity to me or I couldn't get to work. I'm glad knowing that if I run into a financial problem they are there to help.

Payday loans has helped me in my hard time so there is some good factors to keeping payday loans open. Thank you

Short on gas for the week.

Helps me pay bills before I get paid.
Payday loans have helped me pay extra bills that come up like a high electricity bill or car repair before I get paid. They have helped me a lot.

Short term loans have helped me when something unexpected comes up that you need to pay for.

I use Check into cash to help me cover the stretch between paychecks. I get paid bi weekly and I get bills. The middle of the pay periods. Check into cash helps me make payments on those I between periods so I don't get k Late fees. Check into cash also helps at those emergency times such as when I need tires

I am glad their service are available. It nice at those tight time between payday.

Payday loans have helped me when I don't want to ask relatives for money.

Loans for unexpected bills if there is no extra cash, has helped me out when I don't have extra cash.

Please keep pay day advances I am retired and on social security. Check into cash helps me meet my car insurance and grocery expenses monthly.

Ran short of funds for my utility bills, just need a little extra money.

Short term loans have helped me a lot through times I needed money quick. This is why we need to keep companies like this open to help everyone out.

Payday advance has help me in time of emergency has come up and I needed the money right the. Until next pay day. I have to use pay day advances for the reason of getting paycheck to pay check when bills are to much.

Payday loans help me and my family when short on cash. When work is slow and have to pay bills.

I really appreciate check into cash it is very convienant and easy process, as well as being close to home. The staff is great too!!!!

the cash advance has helped me get out of sticker situations, whether it be for car repairs or any other unexpected occurrences within my life. I have most recently used the cash advance for an emergency car repair.

This loan has helped me by being available when extra money is needed, and this pay back is easy to be repaid on.

Short term loans helped get back on track from unexpected expenses. In one occasion my husband was in a car accident and paying for monthly bills as well as the cost of towing and so forth was easier thanks to the ability to loan and the flexibility of the staff at the branch.

When medical bills or home repairs put me behind the eight ball a short term loan helps me keep the bill collectors away for a few days until I get paid and back on my feet

You can't go the bank and get a short term loan

Children collage education short term mortgage. This very helpful of time of need.

Havkind heck into cash provides for quick access to funds. In the eo omy it nice to have dependability And the staff is awesome

I am frequently required to miss work because of her health conditions and hospitalizations. A short term loan has helped out tremendously when I have had issues (financial) and because of her medical needs. It has allowed me to be there with her when she has needed me and alleviated the stress I have felt financially.

Whenever I am short on cash when I get paid and I need to get some bills paid are repairs or even put food in the house. The cash advance is quick and easy. Without this service I would probably have to get another job which would be hard to do because I'm working full time and going to school fulltime so I don't really have much time for anything else.

This pay day really help me cause with my bills it really helps me make it throw the month.

It is a great help if you have an emergency in the one need some quick cash. It is also good for retired people if they dont get enough s/s to pay there bills. Its just and all around good service for people who cant afford to do things it gives them a little extra cash for whatever need.
Payday loans makes a different whether it's $50 or $300 it keeps me from doing credit cards.

Not enuff SS money I live off. Sometime money from here make liveing a little easey.

I am raising 4 grandchildrent and 3 others live with us with their mother. Payday advance helps me get what I need at times when I am short on money. I am and make decent money but there are times I need extra money with 7 kids in my home.

This's happen and when cash is needed, for any reason. Short term loans are easy and quick. They need to exist. Thank You.

Cash Advance has been great help when I've run into emergency such as car repairs or family problems illness or death it would be very differ for me I hi service wee not available.

Short term loans work for me in a pinch. You don't have to have good credit. They should never take away people's rights to get personal loans. It is my right as it helps in a pinch.

I need the money to take care of some personal bissness and also to pay a couple of bills.

They are a great option when unforeseen expenses or family needs arise. These loans have been very helpful.

It has helped me tremendously with unexpected expenses.

Payday loans are very helpful in case of emergencies.

Payday loans have helpe my family to be able to take care of emergency that arise during the month.

Very much needed because of their low stress free to pay bills.

Has helped me get thru the week for food gas in vehicles & pay electric. I was struggling with my daughters back to school expenses & then it was a domino effect. Payday loans help me to retain my dignity and still pay my bills.

These short-term loan really comes in handy at times, when or where other times I can't get any (money) else where! So I really do appricate it very much!

Payday loans have been very convent for me when I'm running low on funds.

I really appreciate the short term loan, sometimes I need more money for unexpected bills or debt.

When I had an unexpected expense with no savings money in my account I was able to go get the money I needed with no hassle. It was simple and I never needed to feel bad for having to borrow money to get through to my next payday.

Helps to cover bills and life when you need the extra cash to fill in.

Short term loans helped me when I have emergency expenses that I don't have cash on hand.

I get a pay day loan from check into cash because they help me to subside my monthly budget I k ow about all the fees for he loan and it's great this convience to be able to get some extra cash to spend during every month and the service of check into cash is excellent we need more like this.

Over the last few months I've been having financial issues due to my hours being cut at work. These loans have helped me to pay my bills.

It helps when money is tight.

I find these short term loans come handy in a time of need. It has several times for myself. I don't know how I would have gotten through the hard times if short term loans weren't available.

Helps me pay my bills so I don't get my services cut. A reconnect fee would be more expensive.

Thanks to check into cash I was able to avoid late fees charges Nd pay my rent on time. I am great full and will continue to use the during my time of hardship.

Very helpful in between paychecks due to high cost if living. Basic living expenses and emergencies.
Very convenient when unexpected expenses arise.

Just wanted to say how Check Into Cash has help me through hard times.

Honestly having the option to take out a loan to help with bills etc. Has helped me so much. It makes paying expenses and situations easier and makes life a lot more easier.

When bills come up from hospital or medication this is the solution that has helped me.

It has helped to pay unexpected short-term bills.

It helps me because my mom has had a stroke and I’m trying to pay her bills and keep up with mine.

Payday loan companies benefit me because when I have a major bill or need to fulfill and don’t have enough to cover it, payday loan companies are there for me at all times, this is the best thing that ever happened.

A short term loan has helped me when I’m short on cash or when I have had an unexpected bill come up.

A short term loan helped me give my 4 kids Christmas last year. Being a single mom the loans help me out. They help me with food, gas and basically save my life.

They definitely helped me when I needed them.

Short term loans have helped me so much in emergencies such as an unexpected bill.

It helped me out when I needed to pay bills. Short-term loans are very helpful when needed.

I needed extra money to get caught up and out of debt.

Short-term loans help me get through my emergencies. I don’t know what I do without these kinds of companies.

Money available when I need it.

Because of my fixed income I need to use short term loans to help with unexpected bills such as medical bills.

Helps me because I get paid once a month, so when bills come up that I don’t budget for I know I can go get a short term loan when I need it.

It helps me around the 1st of the month because I only make enough to cover my rent when I need it.

This has helped me when I’m short on cash and needed the money fast. The repayment is awesome you can pay off or pay off slowly.

It helps me get caught up on my bills when I’m short on cash.

Payday loans have helped me when my car broke down and I was short on money. Payday loans have helped me not have overdraft charges on my bank account.

Payday loans are a Godsend! They have been my saving grace when I needed them the most!

They help get through times of emergency when money is needed the most.

Short term loan has helped to pay unexpected bills as well as having food on my table.

Cracked windshield from daily commute for work approx. 50 miles away from home. This payday loan has allowed me to get the crack fixed and not worry about driving with a broken windshield.

I have used Check Into Cash service for some time now. I am thankful for their services. I am a full time employee and a single mother who get no other help from any other services. The payday loan has been a big help.

I am writing this to let you know that I support the service provided by payday loan brokers, such as Check Into Cash please consider those who for various reasons do not have extra cash to provide for emergencies.

Get Cash has been beneficial to me in many ways, they’ve been there when I’ve needed cash to get to my doctor’s appointment when I needed to pay for gas and light bill on time or just for emergency.
They help me when I'm in need of extra cash.

Payday loans have been a tremendous help to me and my family. I have to go to the hospital quite a bit due to injuries.

I have received payday loans multiple times and they have helped me a lot when I'm in need of money before my payday.

Payday loans have been a tremendous help to me and my family. I have to go to the hospital quite a bit due to injuries.

I have received payday loans multiple times and they have helped me a lot when I'm in need of money before my payday.

Payday loans have helped me pay my rent and utilities since I lost my husband. I'm totally on my own on disability.

There times where we are all short on cash for bills.

It helps me in a very hard time. I had someone leave my household that was helping with bills and without a payday loan I wouldn't have been able to pay my bills.

After my husband lost his job payday loans allowed us to get things we still needed for our wedding. Later payday loans allowed us to move out of a slum lords rental into a safe place. Would be screwed with the security blanket of what is money.

The loans have helped me more than you know. A single mother of four trying to survive in daily life. Jobs do not pay enough to keep up with bills.

Payday loans have helped me with emergencies.

It's fast it easy The ladies are always helpful & wonderful when I miscalculate my spending & bills, it's so much easier for me to fix it. Also with that it helps build my credit because I have none & I don't think I could get a loan with a bank. Especially such a small loan. I love it here.

In time of emergencies.

I use short term loans to make ends meet. Gas, food, etc.

I did not have enough money for my bills and I got a loan from advance America and it helped me out in my bills paided.

Helps get me through to the next payday when needed.

I use payday services because my own credit union of 2 years will not extend me a personal loan to help with my financial needs.

If it wasn't for the short term loans we get we would be late on our bills every month.

For me it helps because my husband had past away. It help me with the loan know it help me. with my bills I thank very much for what they are doing.

Payday loans have helped when I need work in car or make ends meet.

We needed help with bills.

To help me pay bills on time.

These loans help me and my family in times of need. I am unable to ask family or friends.

Is nice to get cash when I need it most And is not hard to pay back.

It helps me get from paycheck to paycheck when I'm running short of money.

The short term loans help me manage my bills and rent.

Helps paying bills.

Helps me stay current on bills when running short on cash.

(6) (6) payday loans have helped me out a lot when I'm short in cash for my bills, mortgage and even on emergencies.

Short term loans have helped me buy groceries pay bills put gas in car and over all take car of my son.

Payday loans have helped me with rent, bills and other unexpected expenses.
Payday advances has helped me with my bills and rent so I don’t have to pay late fees! Also great customer service and very dependable.

The loans help me in a pinch whenever I’m in need of a little extra cash.

This service helps with fixed income and I sometimes payday loans to help me through the month.

Payday loans has helped me when you get the extra emergency In between payday and need extra help to get till pay day.

The payday advances I received have helped me managered my finances when an emergency comes up and I am not able to manages with the pay week.mits a great service for temporary budget problems.

The payday loans have helped me in many times when my paycheck is no enough to cover my rent.

I have had payday loans help me with my financial obligations.

I use short term loan for emergency sometimes for bills or rent.

Short term company helped me pay on time with fixing my car . Unfortunately have not been paid fully from work due to lack of hours.

I appreciate and at time Check Into Cash to get me through to the next pay period. Unfortunately I don’t receive child support, so as a single mother of three Its nice to have this option.

It has helped me pay my bills and feed family during very hard times.

I'm happy they were here to help me in my time of need, no one else could or would help me when my sons medication ran out except Check Into Cash, no questions asked they were able to help me in my time of need! Thank you.

Loans have helped me so much I had a baby girl and my disability was not enough to cover my expenses it helped me pay my bills ontime.
Payday advances help me pay any extra bills that I have of just to get by mid-week when times are tough specially with holidays coming up they come in handy.

Payday Advances help us when there are emergencies and when were low on funds. Its easy and doesn't require much. Check Into Cash works with us customers and help when we need it.

Director Richard Cordray

Bureau of Consumer Financial Protection

1700 G. St. N.W.

Washington D.C. 20006

E: http://www.consumerfinance.gov/contact-us/

RE: PROPOSED PAYDAY LOAN RULES

Dear Director:

I strongly urge that you ensure the expected rulemaking concerning small dollar consumer lending effectively ends the debt trap scam. Payday, car-title, and high-cost installment loans, with annual rates of 300% or more simply dig borrowers into a hole. It's time to end the scam and put rules in place that will end abusive practices and slam shut the debt trap.

The CFPB's own research has well documented the debt trap created by payday lending, with the typical borrower indebted for more than 200 days a year and 75% of all payday loan fees generated by borrowers trapped by more than 10 loans a year. Beyond the research, all one needs to do is travel a street in a low-income community or community of color to witness the strikingly high concentration of payday and high-cost lenders. Additionally, these loans are particularly devastating to individuals with a fixed-income, such as seniors on retirement or Social Security Income.

I got behind when a family hardship came up and didn't have good credit I needed a cash advance to help me keep my bills paid on time without interruption. This worked for me and I found it to be by best option.
Cash advance assists me with affording expenses that are too costly and may occur before my payday. It is convenient and helpful and allows me not to default on payments or obligations I may have.

The cash advance helps me get by because I don't want to use a credit card so the cash advance is there for me to handle my financial needs when I need them. This gives me independence from having to borrow from family.

I've had some unexpected care repairs and some other expenses that come up with my son, the cash advance is always there for me to help me out. It's was a huge help to me and my family when my wife was out of work.

They have helped in numerous ways, helping me stand on my own feet when things aren't looking that great. I know I can always rely on the company to come through.

Property tax was due. I sent my check in. They deposited check before the cash was in bank. Was able to get payday advance so I wouldn't get overdraft fees.

Helped out of a jam with bills. Without this loan I would owe a lot more money.

I use the cash advance for when things come up and I'm running short on cash for things such as groceries, gas and I'm waiting on my next paycheck. I'd much rather to a cash advance instead of going to a pawn shop.

The cash advance helps me out a lot when I have money issue where I might need to get my car fixed and generally pay some of my bills until I get paid again. I don't have a credit card so the cash advance is my best option at this point.

Check into cash helped me during a time when I had to many unexpected financial expenses. I appreciate the help.

It helps me to pay my bills when I'm short of cash and I use it to cover bills I'm short on if there were no cash advances I would be in the streets and always short on my bills.

Payday loans have majorly helped me in tough money situations. I definitely appreciate having these available to me.

Since my job moved me to part time for the past two years. I haven't had money to pay bills. This company has helped me with being able to pay my bills.

It helps between paydays when I fall short and if something unexpected comes up.

This has been extremely helpful for our family. To pay medical bills along with just surviving. Husband had cancer and no job. Wouldn't know where we would be if this service was not offered

Every now now and then I need help with my bills because I get paid on the first and last week of the month and some of my bills show up in the middle so since I don't like to use credit cards I will get a cash advance instead to tide me over until my next check comes in.

I get paid every other week and the cash advance helps me when I need some money between when my checks come in. It very easy for me to do this as I don't have any credit. I don't have any other type of help at this time.

The short-term loan has been a great help to me especially in the hard financial times.

Helps me out when financially my funds did not stretch far enough. I have had times when I needed food for family, gas for work, lunches for kids, field trips for kids school, electric bill paid, phone bills, and cable bill. This has been a HUGE help for me to support my family when pay check runs out.

Yes, it helps to pay bills that are due. Since we live paycheck to paycheck, it helps for the situation. Payday loans have helped me and are great!!

Check into Cash allowed me to pay my auto insurance on time when I had an unexpected emergency rise and had to use my insurance money to cover the fees.

This definitely helped in an emergency fund situation. I've required a loan for bill payments and automotive repairs. Their type of loan is beneficial when use responsibly.

Normally I will use the cash advance whenever things pop up that I need help with. Seems like every couple of months my scooter needs work and the cash advance helps me keeping it on the road. There isn't too many options for people in my position.
We use the cash advance to help with our cable bill and or electric bill. Basically whenever we run out of money we come to Amscot to get quick cash. We done hay anything else or any other outlet to get extra when we need it so this is exactly what we need.

The short term loans have helped pay bills, buy groceries until my next payday

Short term loans are important and help me when my funds are low and can’t make it until the following payday or even when an unexpected bill or issue arises

Short term loans allow me the financial security to cover last minute and unexpected expenses. Please continue to allow those that need these services the option as a short term option

When ever I need some help with any of my bills or any type of emergencies that come up I’ll use the cash advance to get the help I need. We would have to either do without I just get behind if we weren’t able to use the cash advance service.

The pay in my job goes up and down because it’s seasonal so the cash advance usually helps me steady my income during the slow time of year. It too hard to get a loan from the bank because of my credit. I would probably go in debt with my parents if I wasn’t able to get a cash advance in the time when I need it.

The cash advance has helped me when pay periods just seem to fall on the wrong pay weeks. Thank goodness for amscot I was able to pay my rent on time. If there wasn’t a cash advance program I would not have a place to live right now. I work really hard and to have that happy would be terrible.

There are times when I need help with my bills....especially my car payment so the cash advance is there for me to ensure its paid on time. It’s been hard to get out of but I’m getting close to not needing it.

I live paycheck to paycheck and if it wasn't for the cash advance I’d be in a world of hurt. It really varies on the amount I get but sometimes I need it to pay for food. If this service was taken away there would probably be a lot of people be on food stamps or even out on the street. It helps ease my financial situation.

I’m able to get money when I need to pay my expenses until my next payday

This has helped since I have had a period of hardships

Most of the time when I get a cash advance its to help me out with my utilities such as electric, phone, water ect... It really help me from getting this ridiculously large late fees. If not for this service I would just have to be late and risk things being shut off.

My company frequently has me travel on business. They cover all travel and rental car on corporate credit card, but not lodging. This is left to the employee and eventually will be paid back by submitting an expense report. A number of times funds aren't available on my personal credit card to cover the hotel. This is where I rely on businesses such as Check Into Cash. This organization is a life saver.

Pleas do not shut these places down, because these places help so many people out including myself, I really needed them to help pay my bills when I needed help and I am very grateful for it. So the only thing I want to say to them is thank you very much for your help.

Sometimes life brings unexpected bills, like car trouble or medical expenses. Short term loans help from other bills being late. The loans can be life savers.

This helps me because with all my bills it helps make sure I can live especially when I pay $500 in child support a month

This short term loans let me pay my rent on time & car payment which are due around the same pay period without them I would have to endure numerous late fees and penalties

This helped me pay my taxes

A payday loan has helped me because while I was faced with a an unforeseen expense.

Helps me with bills so they not late.

Help me to fix my Truck.

It helps make ends meet without borrowing from family and friends.
I was able to put a deposit down for my new apartment without stressing. This helped when I was short on payments or just needed some extra cash. This has helped me a lot. I almost lost my apartment and needed rent. It helped me get back on my feet. Thank you. Helps me in emergencies to pay bills. It helps me out with school fees, and put me ahead on bills at home. Today we got a loan to do our car repairs which really helped us out when we couldn't do it otherwise. Payday advances helped me in times of need when my pay check is gone and I have bills that need to be paid. It has helped me a lot when I need to cash fast. It has helped me a lot. I like it. Able to live paycheck to paycheck. Also in time of emergency. It helps me pay unexpected bills when times gets rough. Short term loans have helped me sometimes for an emergency like car trouble or unexpected bills. Payday loans has help in difficult times glad that there's payday company's..and it help in hard times. They help me get cash when I need it fast. they are friendly and helpful. Payday loans help pay bills. Payday loans have help me when an unexpected bill or event has come up when I have no money or anyone to borrow from. Always helps pay bills and still have money to spend at the end of the week. Payday advances have helped me over a span of about two months. I was in a serious financial bind and was so behind on bills. I didn't even know which way was up. Advances gave me peace of mind during that time. There have been many, many occasions when I didn't have a dime in my name and had a week or more to work before my next payday. The cash advances allowed me to pay bills and eat. Thanks to cash advances I didn't starve. There have been many times when I've needed a payday advance to pay a bill or buy food. Due to the bad economy and hour being cut I am unable to get a bank loan. This payday loans has helped me due to college student becoming a doctor. That takes all my money. This loan helps me to eat. Payday advances helped me because my employer pays me once a month and it is really difficult to put money aside for a rainy day. I basically live paycheck to paycheck and it is hard to budget for emergencies and fluctuating gas prices.
Convenience, reliability, availability. I have no problem with the fee. Banks will not loan you a cash advance when needed in an emergency.

It has helped me in an emergency and not get myself into debt. I am able to pay my bills on time and avoid ruining my credit.

WELL IT HELPS WHEN I AM SHORT ON MY BILLS AND I COME TO GET A CASH ADVANCE AND IT HELPS ME THROUGH THE WEEK.

PAYDAY LOANS HELP OUT WHEN HOURS ARE SOMETIMES SHORT FOR THE WEEK AND THEY HELP WITH GETTING BY.

PAYDAY ADVANCE LOANS HAVE HELPED ME IN THE PAST WHEN I HAVE NEEDED A LITTLE EXTRA CASH FOR UNEXPECTED LIFE EXPENSES. IN SHORT NOTICE SITUATIONS IT IS VERY CONVENIENT AND THERE ARE REALLY NO OTHER SHORT TERM OPTIONS FOR STRUGGLING FAMILIES.

PAYDAY LOAN IS IMPORTANT TO ME BECAUSE WHEN AN EMERGENCY ARISES BANKS WILL NOT APPROVE A SHORT TERM LOAN. LOANS ARE ONLY MORE THAN A THOUSAND DOLLARS WHICH IS NOT REASONABLE. WHEN MY MOM GOT SICK I NEED A QUICK LOAN TO TAKE CARE OF HER. I WAS APPROVED AND TOOK HER TO A DOCTOR.

PAYDAY LOANS HAVE HELPED ME ON HOUSEHOLD BILLS THAT HAVE ALMOST BEEN SHUT DOWN AND WITH THEIR HELP THEY HAVEN'T SO I THINK THEIR HELPFUL TO HAVE AROUND GIVES CUSTOMERS PIECE OF MIND.

PAYDAY LOANS HAVE HELPED ME IN MY FINANCIAL NEEDS. THEY HAVE HELPED ME WHEN I AM SHORT IN FUNDS AND DON'T HAVE ANY OTHER TO GET THE CASH.

PAYDAY LOANS HAS HELPED ME ON NUMEROUS OCCASIONS. I HAVE HAD SEVERAL TIMES WHERE A PAY DAY HAS FALLEN AFTER A BILL IS DUE AND IT HAS BEEN A GREAT SOURCE TO HELP BORROW SOME FUNDS. ALSO HAS HELPED IN A TIME OF AUTO REPAIRS.

PAYDAY LOANS HAVE HELPED IN EMERGENCY WHEN I REALLY NEED MONEY TO HELP IN MY HOUSEHOLD, FOOD AND ETC. ESPECIALLY SINCE I HAVE 3 TODDLERS IN DIAPERS.

PAY LOANS HAVE HELPED IN EMERGENCY WHEN I REALLY NEED MONEY TO HELP IN MY HOUSEHOLD, FOOD AND ETC. ESPECIALLY SINCE I HAVE 3 TODDLERS IN DIAPERS.

WORKING MOM OF TWO KIDS CATCHING UP WITH SCHOOL LOANS AND KEEPING UP WITH FINANCIAL RESPONSIBILITIES IS CHALLENGING. THESE LOANS HAVE HELPED ME STAY A FLOAT WITH PAYMENTS.

PAYDAY LOANS HAS HELPED ME IN THE TIME OF NEED FOR A BILL, CARNOTE, EVEN MY CELL PHONE BILL. IF THEY GO OUT OF BUSINESS I WILL NOT HAVE THE EXTRA HELP WHEN ITS NEEDED.

THE PAY DAY LOAN IS HELPFUL TO COVER UNEXPECTED EXPOSES HERE AND THERE. IT'S GOOD TO KNOW IT'S AVAILABLE WHEN YOU NEED IT.

PAY DAY LOANS HAS HELPED TO MEET BILLS AS MY PAYDAYS HAVE FALLEN AFTER DUE DATES ON BILLS. THE FEE FOR A LOAN IS CHEAPER THAN THE FEES THE COMPANIES USUALLY CHARGE. ALSO HAVE HELPED WITH UNEXPECTED EXPENSES.

TIMES ARE HARD AND SOMETIMES BILL'S COME UP BEFORE PAYDAYS AND CASH ADVANCE LOCATIONS ARE VERY BENEFICIAL TO ME IT HELPS KEEP THE FINANCIAL BALL ROLLING.

PAY DAY LOANS HAS HELPED TO MEET BILLS AS MY PAYDAYS HAVE FALLEN AFTER DUE DATES ON BILLS. THE FEE FOR A LOAN IS CHEAPER THAN THE FEES THE COMPANIES USUALLY CHARGE. ALSO HAVE HELPED WITH UNEXPECTED EXPENSES.

It has helped during last minute emergencies

Without payday loans I would be in a bind. There are no other short term loans that I could use to assist me in times of emergency.
It has helped on many occasions when unexpected expenses arise.

Helps with bills until my next payday. My credit is not good so I can't get a bank loan, so this helps.

Payday advances helped me out when unexpected finances come up. They are extremely helpful.

It helps me pay unexpected bills as I only get paid once a month.

Payday loans have helped me out in emergencies as a high electric bill between paydays.

People with bad credit and need small temporary loans need services like this. Loans like this have been the difference between staying solvent enough to keep working and paying bills over time and being unemployed and homeless.

This helps to pay my bills on time or emergency situations that arrive in everyday life circumstances.

Payday loans have helped me because my commissions have been cut. This has allowed me to stay afloat until I can find a better job.

This has helped in times of need.

Without payday loans I wouldn't be able to pay my bills on time.

Payday advances has been a huge help for me financially and I've been able to pay any expenses that I have. They're there when you need them.

This company was here when I needed my car fixed and didn't have the funds for the repair. Without them I would have lost my job.

This has allowed me to pay my bills on time.

Makes me have enough payment amount for my expenses and to also pay my bill and gas and transportation.

These loans helped when I'm short between checks & need a little extra cash to pay bills.

This is an easy way for me to aquifer the funds until the next payday. It is a temporary band aid until the check comes for bills that have to be paid.

It helped in emergency situations, when I was short on cash. There was no where else to go. I’m thankful to have to have payday loans.

Payday advances allow me to pay for the unexpected financial issues that come up.

Sometimes bills stack up and things happen. It's nice to be able to borrow a couple hundred dollars for a week or two to get you through.

These come in handy. Excellent.

Interest is high but we have settle this matter and no longer need your assistance! Thank you for the help your office has given to me and my family.
150222-000196 02/22/2015 My complaint is about you guys! I have worked for the payday lending industry for over 10 yrs and we do nothing wrong. When you made it impossible for members of the military to get loans, do you know what happened? They came in and checked that they weren't in the military b/c the banks wouldn't lend to them. Is that what you like? Military members lying b/c they need help paying bills? And now you want to do more bs and stop consumers b/c of some bad apple customers that complain b/c they won't pay their loans back? Funny, then you will let banks loan to them...do you REALLY know why customers come to us? Hell no you don't...the majority of our customers come b/c they have overdrawn bank accts! Do an investigation on that! Come check our files and you will see overdraft after overdraft...new customer after new customer trying to borrow from us to balance out their jacked up bank accounts! While the banks make BILLIONS...you want to mess w/us so the banks can make even more. 95% of our customers would tell you we are doing them a great service. You hear from people that had their money completely out of control before coming to us, then you hear the complaints b/c they cannot pay, it's crap. In all of my years doing this job and helping people, the ONLY thing I have ever felt was wrong was loaning to people on social security, government benefits-those are the ONLY people we should not lend to, their income is far too small to be paying anything back! You need to do a real investigation b/c it's bs what you're doing currently.

150529-000533 05/29/2015 Sometimes I fall a little short on some bills when all my other bills are paid I and need help with a couple the cash Dvance gives me that little push to finish them. It's just me and I have no other person to fall back on when times are tough so this really is a nice and fast way to get the help I need.

150602-000536 06/02/2015 Uncle Happy's Story
I had an uncle who was in need of money 6 years ago. He was struggling to make ends meet. Working odd jobs when possible, sometimes construction, sometimes painting, sometimes delivery and sometimes he would work with his sons as a plumber. Rent became harder and harder to meet, and because of that food, drink, cigarettes, clothes, and presents for his grandchildren. With a harsh winter adding to higher heating costs, he was low on his savings. To get some money in order to make his bills he found a place that would give him a title loan on his car. The rates seemed good 25% a month and so he went for it. The loan money shored up his rent, and heating bills for a couple of months. Then as he was trying to pay off the loan he found he was only paying the interest with each payment he was able to afford. The 25% monthly rate was actually equivalent to about 300% Annual Percent Rate. Whatever money Uncle got he threw at the title loan, but he was only ever able to pay off the accumulated interest and barely dent the original sum of the loan. Months went by until he was in danger of having his car repossessed. If that happened he would lose one of the integral parts of his livelihood. The ability to travel to whatever job was available. He ended up asking his sons for a loan. Enough to cover the interest rate, and the principal amount of the loan. They were able to get the money together, by selling some of their tools, and big appliances. (table saws, grills etc). Uncle Happy was clear of the debt, but he ended up paying well over the amount he was given just keeping up with the interest of the loan itself. Which because of that almost prevented him from having an income to keep paying the loan.

150610-001456 06/10/2015 I was given a pamphlet upon Exit Loan Counseling for Old --Dominion University. In this pamphlet there is an incorrect number for the U.S. Dept. of Education. The pamphlet states 1-877-577-2575 for the contact number for the Ombudsman. This number is incorrect. Thinking that I had contacted the U.S. Dept. of Education, I mistakenly disclosed my sensitive personal information to the operator. Upon realizing that something was was not right with the call and trying to approach the situation, the operator hung up. I then reference the internet, finding that the correct number was just one digit shy of the correct number, which is 1-877-557-2575. Now I am in fear of identity theft.

150618-001934 06/18/2015 This is an emergency situation and without a payday loan i would be in a real bad spot, financially speaking.
If i could not borrow money, i could not pay my bills and i would be upset. Payday loans are helpfull.

Director Richard Cordray
Bureau of Consumer Financial Protection
1700 G. St. N.W.
Washington D.C. 20006
https://help.consumerfinance.gov/app/tellyourstory
Re: End Forced Arbitration

Dear Director:

More than 78,000 consumers are calling on CFPB to take swift action to ban forced arbitration clauses in terms attached to financial services and products in a petition delivered today. The CFPB is empowered by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 to ban or limit this anti-consumer device in products under its jurisdiction.

Forced arbitration clauses, tucked in the non-negotiable terms of consumer financial products, prevent consumers who have been harmed or ripped off from holding their bank, credit card issuer or other unscrupulous lenders accountable in court. Instead, financial institutions force them to plead their case to a private arbitration provider that is named by the banks before a dispute arises. The result is that consumers cannot practically or fairly resolve disputes with powerful institutions or seek remedies for harm caused by their wrongful conduct.

In March, the CFPB released a 728-page data-based report detailing results of its comprehensive study of financial institutions’ use of forced arbitration. This report shows that forced arbitration clauses hinder cheated consumers from obtaining any relief when corporations break state and federal consumer protection laws.

These petitions send a loud and clear message: It’s time to end the insidious practice of forced arbitration. The CFPB has the power to give consumers a fair shot at justice against banks and other large financial institutions that often stack the deck against them. It should do so without delay.

Forced arbitration functions as a license to steal, making it impossible for customers to hold banks and lenders accountable when they break the law. With 78,000 signatures and counting, these petitions demonstrate that consumers can spot a rigged game. They’re counting on the CFPB to take action.

Financial institutions pull the rug from under consumers already cheated by predatory lending by also denying them proper legal redress. The CFPB has all the evidence it needs to remove forced arbitration from the fine print of financial products and services.

Consumers across the country are outraged that corporations and Wall Street banks have granted themselves a license to steal and evade the law using forced arbitration and are looking to the CFPB to stop it. The CFPB must act quickly to prohibit abusive forced arbitration clauses in all consumer financial products under its jurisdiction and restore consumers’ rights to protect themselves.

This is not about a specific loan, but just payday loans in general. I have several friends who periodically are forced to make payday loans because they have no other financial alternative. These people understand at some level that the interest rates are usurious, but proceed anyway. I believe that payday loans serve a purpose, but can find no factual justification for the rates. Pay day loans are concentrated amongst that portion of the population that can least afford to pay the exorbitant interest charges. What is the position of your bureau regarding these practices? Thank you.
My story about my payday loan is important and it can help others in need. My cable bill is not just for enjoying good television, but it also allows me to work from home and communicate with my friends, family and work. My usage does go up from time to time and I have had to use cash from a loan to make a payment.

I have used payday loans several times to help with medical bills, and every time has been a positive experience for me and my family. With unexpected healthcare costs piling up from time to time, it's nice to have a safety net like that to help me when I need it the most.

I worry sometimes about the amount of personal information that I have to provide in order to get a credit card. Payday loans allow me to avoid having my identity stolen and my finances or credit score ruined. I feel much more comfortable using these types of lenders when I need a quick fix to a financial situation.

We need less government in our lives. All I want to do is take out a loan and I don't understand why that is any of the government's business. These loans have helped me many times and should not be taken away from me.

Insurance payments can be tough to carve out money for -- it feels like an unnecessary cost, until you need it. I knew better than to let my insurance policy lapse, but I needed a payday loan to make the payment. The loan got me through the big bill, and then I was able to spread out repaying it back over a couple paychecks. The loan made the cost much less burdensome all at once.

After going in to get a payday loan, I was impressed by how knowledgeable the entire staff was. I felt so much more comfortable after having the entire process explained to me. They really took the time to make sure I knew what to expect.

I am so glad I was able to get a payday loan. I recently needed cash and had few credit options. The store employees clearly explained the process and fees. I appreciate how simple they made it to get my money.

People say good things about the convenience of cash advances, but often overlook the fact that they can be good from a cost perspective too. If you only need the money for a short time, it can be an inexpensive way to go. The key is choosing the right loan for you at that time.

It is sometimes difficult to find even the most basic grocery items at a reasonable price. Luckily, I was able to use a payday lender to cover some of the costs. This service was very handy and helped me when I needed an extra push.

Paying high utility bills is the worst and I absolutely hate it. If we have a bad season, they cost even more than usual. In those cases we turned to a cash advance to help.

During a difficult time, I didn't know where to go in order to get help. Payday loans helped me keep up with my bill payments and stay away from welfare. I am so thankful this type of loan exists and I don't have to rely on the government for help.
I support the use of a payday loan because I had a positive experience. A cash advance is such an easy and affordable product. It's simple to understand and allowed me to save some money as well.

Insurance is one of those things I know is a good idea, but it was expensive! I wanted to get it right away, so I took out a payday loan. That gave me what I needed to get set up and then I paid it back when I had the money. It worked out great and is something I like knowing I can use in a pinch.

I wonder how many people in the federal government have taken out a pay day loan. Why is it that government decides who is to borrow and for how much when they don't understand the process or product? I work hard and do what I can to provide for my family. This type of loan has helped me with several bills and a few emergencies. Do not limit my right to choose what option works best for me.

I had to get my car fixed and of course the mechanic found tons of problems. After paying for everything, I was pretty short on my finances. I decided to get a payday loan to help me stay on top of my expenses and I was proud to not have asked anyone for help.

My payday lending story is not only good but I hope it will help other people who need this support. Pay day loans are such a great solution when my phone bill is higher than I thought it would be. I don't want to fall behind on that bill, and getting the extra cash is really great. If I wasn't able to pay it on time, it would probably affect my credit score.

As a renter, I knew my possessions would not be covered by my landlord if we had a theft or fire, which made me nervous. Renters insurance is expensive, but worth it. I used a payday loan to pay for the insurance upfront and then was able to pay that off slowly. It worked out great, and now I know I'm covered if something bad does happen at home.

I wish power bills didn't exist, but unfortunately they do, and if you don't pay them, you lose your power. To prevent that sometimes I take out a pay day loan to pay the essential bills. Thanks to pay day loans, I've never had my power shut off.

After looking around it became clear that this was a cheaper and faster alternative to other loans. I needed money quickly and was able to get it without too much trouble or added expenses.

After I pay my typical monthly bills and expenses, sometimes there isn't much left over -- even for basic necessities like groceries. It is so important to me to be able to put food on the table for my family, which is exactly why I got a payday loan.

I recently needed a small amount of money to pay my bills but the banks in my area all had outrageous minimum requirements. Where else can I pull out a couple hundred dollars? All I had to do was walk into the payday loan store and in no time I was approved for a loan. The
151217-002386  12/17/2015 Very excited to share my story about my payday loan experience. When I had a lot of auto repair costs, I used a payday loan to help me afford everything. I was very happy with my experience as I was able to get my car fixed and back on the road. They really helped me.

My budget is very tight, and sometimes I find myself struggling to even get groceries at the supermarket. In the past, I have even used a short-term loan to help me get food on the table, and I've found this service to be amazingly helpful as I plan out my monthly budgets.

My kids were really nervous for their first day of school. Thanks to a payday loan, I was able to buy all the supplies they needed so they at least had one less thing to worry about.

Being able to get a loan for a few hundred dollars was not only easy but it was a necessity. There are no other avenues out there that can lend money like that which are not tied to losing a valuable piece of property or giving up your car entirely. This was a great way to make it work for me.

160108-001480  01/08/2016 Please support payday lending because it did help me. Using my credit cards when I don't have enough money can sometimes be too complicated. Instead, I like to get a cash advance to pay my bills so I don't have to worry about my interest rate constantly changing. These loans are much easier for me to understand.

I was in some financial trouble recently and needed money. When I looked at all my options, payday loans were by far the cheapest for me. I was able to avoid overdraft fees from the bank and didn't have to ruin my credit score either.

The government needs to stay out of my wallet! I can make my own decisions and I don't need people telling me what to do with my money. I don't limit who you can borrow from, so why should you be able to limit my choices?

When I needed money quickly, the staff at the store helped immensely in showing me how the payday loan was an affordable and speedy alternative to other loans. It was so easy to understand.

Obviously groceries are a monthly necessity, but sometimes it's tough to pay for them when unexpected expenses pop up from time to time. In situations like these, I have turned to payday loans to help me get through these tougher months in order to get my finances back on track.

What would I have done if it was not for my payday loan covering an important home repair? I really don't want to think about it. This type of loan made everything possible for me.

I started having car trouble while my finances were tight and I needed a loan to cover some of the repairs. I was able to walk out in less than an hour with my cash in hand and fix my car without any problems.

I'm already having enough trouble in my day-to-day life saving money for major holidays. Even though we do a good job of budgeting throughout the year, this always seems to be a time when finances can be difficult to manage gracefully. Taking out a short-term loan really assists me and my family during this special time of year.

I've used payday loans a few times, and it was an amazing experience. I had an unexpected healthcare bill that was insurmountable without a little help, and my payday loan was fast, easy, and took care of my financial worries.
A payday loan made a positive impact in my life. Pay day loans are a life-saver, literally! I use the loans occasionally to help pay for my medical expenses. If I couldn't rely on pay day loans, I would have to ask my family for money, and I don't want to do that if I can help it.

Sometimes even the most basic expenses are hard to cover. Take my household groceries for example. There are times when I need to balance that cost with a car repair or a doctor's office visit, or something my family. It adds up quickly, and I have needed a loan in the past to get all my payments to the right people on time. Then when I'm able to pay them back, I do. It makes life easier on my family knowing we can have food on the table and keep the house running, and if a loan helps me do that I think I should be able to get one when I need it.

When my utility bill came in the mail, I couldn't believe how expensive it was. In order to pay the balance, I went to get a payday loan. I'm so glad this was available to me when I needed it. I couldn't imagine what would happen if I wasn't able to get a short-term loan.

I use my internet and cable service for everything I do at home, but when other issues come up I have needed to get a loan to pay for other items and then fell back on my bill.