

## Do Cash Advance Loans Mess Up My Credit?

*The credit score of a person is very important because most financial lenders such as banks and mortgage companies use it to give loans and other financial help to people.*

**Oct. 30, 2009 - [PRLog](#)** -- Having a bad credit score can drastically affect your chances of getting future financial assistance including the application of credit cards. It is therefore important to avoid a negative credit report. To avoid this you need to know about the various things that can mess up your credit score.

Hector Milla Editor of the "Direct Cash Advance Lenders" website -- <http://www.DirectCashAdvanceLenders.com> -- pointed out;

“... One of the things is an advance cash loan. They are small loans that a person applies for to meet their daily expenses and it is to be paid once they receive their pay. During the application for this loan the lenders of the cash do not check on your credit score because it does not require a credit score to acquire. However, the lenders have to report to all the major credit companies about the loan ...”

When you make a timely repayment of the loan, a positive credit report is made on your credit score. The opposite also applies whereby if you do not make a loan payment on time or that you are late in making the payment a negative credit score is made onto your credit report.

Getting an advance loan is good especially if you need to raise your credit but one needs to be extra careful when borrowing them. You must be sure that you will be able to pay the loan on time.

“... The common trend is that when you find out that you are unable to repay your loan you opt to take another one to pay for the first one. This in turn accumulates and before you know it, you are in financial debt.

This demonstrates that getting advance cash does not mess up your credit score but it is what you do with the loan and how you pay it that leads to positive or negative credit score. Therefore, if you do not expect any cash in the near future applying for a cash advance will only mess up your credit score ...” H.Milla added.

Further information and instant approval payday loans regardless of your credit by visiting:

<http://www.DirectPaydayLoanLenders.org>

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