

# 4 Things to Know About Getting Your First Payday Loan

 [money4youtpaydayloans.com/4-things-know-getting-first-payday-loan/](https://money4youtpaydayloans.com/4-things-know-getting-first-payday-loan/)

Are you in a financial fix and thinking of taking a [payday loan](#) but you are having a few [questions](#) lingering in your mind? **Are you worried about issues such as your credit history, the flexibility of payment or the possible hidden costs that might come with this alternative?** Worry no more; [Money 4 You Payday Loans](#) are here to clear the smog. This post highlights three fundamentals which you should understand before stepping into the water.



## 1. The First Loan is Free

Yes, you read it right. At [Money 4 You Payday Loans](#) in Utah and Idaho, we extend our trust to our new customers by offering a **100% free first loan**. You will not be charged any interest, and we will take care of the related administrative costs. Payday loans can never be better!

## 2. Credit history

While a good credit rating is a plus when taking loans, a **bad one does not close all doors**. A payday loan is among the open ones. All that we require is an evidence of **current employment**. Other essential documents which our professionals will need are your **state-issued ID** having your picture, a **proof of your National Security Number** and a **checking account that is at least a month old**.

We are not keen on your credit card rating, or history is because we understand the financial woes with which people struggle. As such, we do not mind if you take the loan to offset part or all of your pressing loans. Our experts even propose it as one of the ways to financial freedom.

## 3. Flexibility

Traditional financial institutions such as banks have less favorable repayment schedule. It is a one fit all kind of a plan. It is not surprising that most people default on their loans because the due dates come before the actual payday. And the resulting fines are hefty!

At [Money 4 You](#), we value your financial convenience as that is what we seek to maintain. Our [Installment Loans](#) is an option that ensures you get the money you need and also gives you the freedom to repay when you can. **Our loans' amounts range between \$50 and \$3000**. You can **choose to pay it within one week or 6 months without a hassle**. Our experts will **schedule your payments to coincide with your payday**. Even better, you can select the dates on which you can make the payments stress free.

## 4. No Hidden Fees

There is no doubt that people are always checking tags to find any additional charges not covered in the salesperson's pitch. As experts, we choose not to take our prospective clients on this path. We believe that our customers are our most valuable asset and should be treated thus. Consequently, we provide a breakdown of all

fees for free beforehand. We will not charge a cent more than what is indicated in the [fee schedule](#).

## **Call Money 4 You Payday Loan in Utah for Your First Payday Loan Today**

Life is uncertain and nonlinear, and so are its effects on people's financial needs. You may be faced with an emergency medical bill, car repair, holiday or back to school shopping. Even if you are trying to fund your family's summer vacation but are short on cash, do not despair, let us help. [Contact Money 4 You Payday Loan](#) today or visit any of our [22 locations](#) in Utah and Idaho to get instant financial aid. You can even easily [apply for your first payday loan online](#) in the comfort of your own home! Give us a call at **855-MY-MRMONEY** for further assistance.