# What Do I Need for a Payday Loan?

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Are you stuck and in need of an instant <u>emergency cash loan</u>? Well, going for a payday loan can solve your problems and bring back your peace of mind. <u>Money 4 You Payday</u> <u>Loan</u> is an effective cash advance mechanism that is short-term and friendly to your financial needs. We **have been serving Utah residents for over 20 years**. Our payday loans are based on a post-dated check that will be cashed on your upcoming payday. Our payday loans are quick, easy and has limited qualification loan requirement. **You will only be required to have an active bank, prepaid card, or credit union account, verification of income from your employment or any other source, and a valid identification showing that you are at least 18 years old. Below is the detailed list of the 3 requirements you need for a payday loan.** 

# 1. Source of Income

You need to prove that you have a steady source of income from either your job or business to qualify for a payday loan. Since there's no any other security involved, your proof of income becomes the only binding proof that you'll pay back the loan amount plus the accrued interest. If you are a salaried employee, you'll have to provide your employer details including the employer name, address, and contact information such as a telephone number. *With Money 4 You Payday Loans, you need have been at your job for at least 1 month*.

If you're self-employed, then you'll have to provide information regarding your pay cycle frequency and the estimated amount of profit you earn from your business. Your proof of income should reflect both Net and Gross amounts. Typically, payday loans are available to people who have been on the job for at least one month.

### 2. Personal Information

The personal information you provide is solely for identification and nothing else. We will require you to provide your valid government-issued identification document such as a *valid driving license* or a state-issued identity card with your photography. A proof of social security number (SSN) is also required.

We shall also need your operational phone number and home address. The email address may not be a requirement if the transaction is offline. However all online payday will require you to provide your official email address.

# 3. Bank Account Details

An active bank, prepaid card, or union credit account is a requirement before the loan is processed. **You will need to have had a bank account for at least 1 month to qualify** The idea behind having an active bank account is to facilitate both receipt of the processed amount and also the repayment of the same. The checking account and routing numbers are frequently used for online payday loan payments as well as the funding of the cash advance. A debit card may be an optional requirement for automatic payment. If you're applying for the loan online, then the lender will have proper mechanisms in place to facilitate the verification and authentication of your account details. These steps are meant to safeguard all your personal and financial information and eliminate any chances of identity theft. You'll be required to verify your account via a phone call, SMS, or answer specific questions.

#### Apply for a Payday Loan from Money 4 You Payday Loans in Utah Today

Do you wish to <u>apply</u> for an <u>instant payday loan</u> that is friendly to cater to your emergency financial needs? Then don't hesitate to <u>contact Money 4 You</u> now for instant assistance. We are here to help! Give <u>Money 4 You Payday Loans</u> in Utah a call today at **855-MY-MRMONEY**.