

Short Term Loans and Your Immediate Needs

Money is a difficult subject to broach for people of any age. But for young adults, having enough money may seem like an unattainable dream. So what is there to do when you don't have enough resources at hand for an unexpected expense?

Emergencies, splurges, or unexpected bills happen to the best of us. There are tons of loans and cash advance programs out there that offer thousands of dollars up front as a "solution" to these problems where emergency cash is a *necessity*.

Though these advances may seem like a saving grace, they aren't always the most sincere. When someone is in need of money, are they more likely to borrow \$500 or \$5,000? The answer may seem obvious, but being responsible means not borrowing more than you need (even if that extra \$4k is tempting).

[Pretty Penny Loans](#) are specialists in facilitating and managing short term cash advances up to \$500. We provide straight-forward service to *everyone*, regardless of circumstance. More than that, we are responsible lenders that believe you should know the ins and outs of your cash advance and that you are never taken advantage of.

When it comes to emergency cash, borrowing exactly what you need for necessary purchases and spending is the best route to take. To better help you, let's explore what emergency cash is and how you can make use of it. Moreover, we want to talk about why you shouldn't borrow more than you need!

What exactly is emergency cash?

Having a large amount of money available for use at any given time is not a luxury many of us have, especially as a young adult.

It turns out that Gen Y members make up [34% of Australia's debt pool](#)– but it doesn't have to be this way.

Pay day loans are one way that many people are getting quick money in dire situations, but big sums with short term agreements also a part of irresponsible loaning that has created a 1 billion dollar industry or debt in Australia.

There's much out there warning about the perils of these short term loans, but Pretty Penny Loans is a company determined to help Kiwis all across New Zealand navigate through repayment plans without falling into a trap.

Keep in mind...

Pretty Penny loans offers up to \$500 in short term cash advances to applicants. We give everyone a fair and respectful review to ensure that this is the right option.

There are plenty of things to keep in mind, and you'd be surprised how easily [a little bit of research](#) can turn a confusing and stressful experience into one that can make you proud of yourself.

Borrowing more than you need is a habit no one should fall into. Though the temptation may always be there, setting restrictions and expectations for yourself (and sticking to them!) is one way to ensure that your loans and repayments are easily accommodated in the future.

Quick tips:

- Consider your alternatives

Cash advances and short term loans should be a carefully considered last resort. Revisiting your budget, setting realistic expectations, and exploring job opportunities can all be steps in the right direction to solving financial tension while also avoiding unnecessary loans.

- Picking the right company

So you've reviewed all of your options and a cash advance is the best option for you after all? We're here for you to make this process as easy as possible.

- Don't borrow more than you need.

Knowing the exact amount of money you'll be needing is important for [numerous reasons](#). One of the biggest factors that cause borrows to slip into a problem-zone is getting blinded by a larger loan sum up front– stay down to earth and keep in mind that it will need to be paid back at some point.

- Don't use the money for unnecessary purchases.

Whether it's the urge to buy the latest technology, or something much different, stay focused on the things you *really* need to spend money on.

To stay on the smart side, borrowing emergency cash should be reserved for emergencies. That brand new phone? It may have to wait in order for you to avoid debt, but the wait will absolutely be worth it.

- Make sure you can afford the repayments.

Every loan comes with unique repayment plans. Once you get your specific information, be sure to carefully consider whether or not you are able to repay the loan without [defaulting](#) and damaging your future credit.

If you do have bad credit, there is [no need to worry](#). While other lenders and banks may turn a blind eye to your situation, we are here to ensure you are treated with equality and get your fair chance to improve your finances.

- Understand the fees and interests

As a part of fully understanding whether or not you can repay a loan, and *exactly*, what you are agreeing to, knowing the fees and interest rates for your loan should be a top priority. Looking beyond the sum of money granted to you is key when it comes to making a responsible decision.

All in all, make sure to know everything before you sign. Having all of the information necessary is the *only* way you can make an informed choice about your finances!

Your support system

In times of stress, it's understandable that dealing with finances can be an overwhelming situation. But this is not something you must face on your own.

With so many Australians needing emergency cash, it is not a issue that you are experiencing alone. That's why Pretty Penny Loans exists in the first place– to support you!

Getting a payday loan can be easy, too easy with some lenders. We are a responsible lender that is a resource of information at your disposal in addition to being there to help you get out of a difficult financial time.

When you're ready...

We're here. We're here to help you make informed decisions and ensure that you aren't borrowing more than you need in order to keep you on the up-and-up!