## BAD CREDIT LOANS



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## **Bad Credit Loans**

## Want a Loan but Have Bad Credit?

Ooh yeah. You want it, you want it now. That new sofa, bike, truck, or maybe just leopard-spot upholstery. Only thing is, you need the cash and that's not coming from anywhere that you know of. You've thought about selling your blood, but that would take a swimming pool's worth of the ol' red stuff and you really don't like needles as it is.

Then there's the loan. Bad credit? That can make things a bit stickier, but not that's what bathing is for, right? First you need to ask yourself if you absolutely have to have a loan, and if so, exactly how much do you need. Figure in both the maximum and minimum amounts that you'll need. (And remember, "need" never means "want." If you don't know what this means, do a search under "Abraham Maslow, Hierarchy of needs".)

By knowing your minimum and maximum caps this gives you more leverage with yourself as well as the lender when you want a loan with bad credit. Maybe you're offered one amount -at maximum, and that's just not enough -or, optimally, it's even more than you require. Then you can negotiate a lower interest rate (even if it's only 1%, that's still money saved), along with a lesser-needed amount lent to you.