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We might think that this is a great direction. After all, the constant maintenance just isn't wrong. Well, it is not that easy. The fact that banks and traditional credit institutions don't approve credits with ease anymore allowed the short-term lenders to develop. Since the invention of capitalism, one of many basic laws of borrowing applied: shorter loans have bigger interests. In the case of payday loans or loans on the few months, the interests are huge, at least inside the opinion of some. Since the average American does not have another option to obtain money for daily expenses, the short-term loans with huge interests remain the only real viable solutions.

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