The competition between lenders now allow people with bad credit to get absolutely legit and very cheap personal loan! People with bad credit don’t have to end up with payday loans and auto title loans. There are many bad credit lenders that offer loans of $500 to $35,000; APR 5.99% to 35.99%; 1 Day approval!

Let’s see who these lenders are.

ElitePersonalFinance conducted a study and found the best of them for you! The lenders below have funded over 90% of the bad credit loan market in The United States!

**Highly Recommended**

Here are our top recommended loan companies. We highly recommend to start from them. Apply with all of them and compare rates. Your credit score will NOT be affected because none of these companies perform hard inquiry on the application process!

**BadCreditLoans**  Min Credit Score: 0 ; Amount: $500 – $5,000 ; APR: 5.99% – 35.99%
Terms: 3 – 36 Months ; 1 Day Approval

**CashUSA**  Min Credit Score: 0 ; Amount: $1,000 – $10,000 ; APR: 5.99% – 35.99%
Terms: 2 – 5 Years ; 1 Day Approval

**LendingTree**  Min Credit Score: 500 ; Amount: $1,000 – $35,000 ; APR: 5.99% – 35.99%
Terms: 1 – 5 Years ; 1 Day Approval

**SignatureLoan**  Min Credit Score: 0 ; Amount: $1,000 – $35,000 ; APR: 5.99% – 35.99%
Terms: 2 – 5 Years ; 1 Day Approval
**PersonalLoans**  Min Credit Score: 580 ; Amount: $1,000 – $35,000 ; APR: 5.99% – 35.99% ;

Terms: 90 Days – 72 Months ; 1 Day Approval

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**Alternative Payday Loans**

If you have problems with the companies listed above, we move on with alternative payday loans. Alternative payday loans are NOT like traditional payday loans. These loans are more expensive than personal loans, but less expensive than payday loans. And they approve people with extremely bad credit! Here are the best of them.

**OppLoans**  Min Credit Score: 0 ; Amount: $500 – $5,000 ; APR: 59% - 199%;

Terms: 9 – 36 Months; 1 Day Approval

**Lendup**  Min Credit Score: 0 ; Amount: $100 – $1,000; APR: 30% – 1000% ;

Terms: 7 – 30 Days ; 1 Day Approval

Alternative payday loans have become very popular these days because they have helped many people with bad credit to avoid payday loans. ElitePersonalFinance have carefully researched them. For those of you who want to learn more about them, visit our guides:


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**The Complete List of Bad Credit Lenders**

For those of you who can’t get approved for the loans listed above, there is NO the end of the world. There are many more options.

Note, some of the listed companies below are more expensive than payday loans and auto title loans. So we recommend them only to people who have no other ways!

Try them and see do they work for you.
SnappyLoans
MoneyInHours
TakeLend
HolidaysLending
Loans4holidays
ExtraLend
LoanSolo
GreenlightCash
Loan Service USA
MarketLoans
Next Day Personal Loan
AboutMyMortgage
PowerLoans
No Problem Cash
Fast Cash Online
LendJetFunds
WhiteRockLoans
iWageDay
BrightenLoans
Brighter Loans
LoanPioneer
QuickLoanLink
ZoomAdvances
1KAdvance
Gazelle Loans
Credit Cards for Bad Credit

You can also try credit cards. These days there are many great credit cards that work for bad credit. We recommend credit card comparison sites, because they will save you a lot of time. Try:

**Your Card Search**

We highly recommend that you read our complete guide on bad credit loans if 2019.

If you have any questions, contact us at our Loan Help Center.

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