

# Isla Williams

## Web Development

View the full portfolio at [http://www.thecreativefinder.com/isla\\_williams](http://www.thecreativefinder.com/isla_williams)

### **Professional Experience and Curriculum Vitae**

I am an opinionated young lady, beginning my career in SEO content writing. I write for a payday loan blog, but not any payday loan blog. Our company are out there to revolutionise the payday loan industry. Our aim is to educate the public enough so they do not have to rely on payday loans every month. Enjoy our work!

### **Previous Clientele**

Please kindly get in touch for more information.

### **Awards and Accolades**

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### EXPECTING A NEW BABY? BEFORE TAKING A PAYDAY LOAN READ THIS



Here comes baby. And baby comes with more stuff than a pregnant mum could ever imagine. So how are dad and mum to be going to decide what's actually necessary and what's just for fun? Don't get stressed out about how you are ever going to afford it all. It's bad for your blood pressure and that means bad for baby! Keep calm with CashFloat's tips about how you can better plan to welcome the new addition to the family without taking expensive payday loans.

### WELCOME TO BABY-WORLD



When you're pregnant, you suddenly notice the world of baby stuff. And it's a big world! The baby products industry is expanding rapidly, with new products popping up all the time. But if you need to avoid going into the red, or having to take out a payday loan to cover that "must-haves" list, read on to discover how to prioritise and welcome your baby with healthy finances.

### FORMULATE A SHOPPING LIST



The first thing to do is figure out a shopping list. Ok, that does not mean writing a list of every baby product you see in the next fortnight. A useful and practical shopping list should include all of what you need and some of what you want. So go ahead, figure out what you actually need and what you would just love to get, but isn't quite considered a necessity. And sure, you have included everything! You can search online for a full list, but make sure to only include stuff that you really need.

### MAKE A TIMELINE



Now you have a shopping list. Now are you going to pay for all this? The way to finance all these major purchases without having to take out a payday loan is to space it out. You have at least 6 months until the baby is born, at least 14 until you will need a high chair, and 20 until you get out the baby walker. Use the timeline to figure out what products you will need to buy before the baby is born, and what can wait until after.

### BUDGET



We all hate the word "budget". But we hate "debt" even more. You are still unclear where the money is going to come from? Budgeting is the way forward without having to take out Payday loans. Try to figure out how much this month's purchases are going to cost. Adding that cost into your monthly budget may mean that you will need to cut down on other spending. Can you go without your daily Starbucks? Even when you are pregnant? If you can, you'll save yourself all that interest of those expensive payday loans. And then you'll be laughing - who's for a coffee?

### THINK ABOUT WHAT FEATURES YOU NEED.



You know how frustrating it is when you buy that kitchen gadget you desperately wanted, and then never use it because it takes half an hour to set up. So think carefully about what features you need in each baby product. Do you need the pushchair to fit in the car? Look for a compact one that can fold easily. The cot has to fit into a specific space? Measure how big it is. Also keep in mind that you can borrow items. Once you have used a product, you are much more likely to understand what is important to look for. Then you can go out and buy with confidence, like one of those experienced mums.

### SHOP AROUND



You are now ready to start the hunt. This can be the most time consuming part of the process. Each store offers different products, colours, features and promotions. Trying to remember all the details each store offers can do your head in and leave you feeling like a dried up baby-wipe. But it's shop till you drop and worth the effort. Get yourself a pretty notebook or a clever app to help you remember all those details, especially if your brain is having a 9-month hibernation. But if you want to afford all the things on your "want" list without nodding for short term loans, you have to

### NEED A LOAN AFTER ALL?



Especially with travel systems, you often get a better price if you buy all the components together: chassis, baseunit, car seat etc. If you decide to go for the option, you might discover that your monthly allocation is not enough to cover big purchases. This is the type of situation where payday loans can really help you out until you get your next paycheck. But make sure to only use a direct lender, with top ratings, that you know and trust. Check that they are FCA regulated and have clear contact details. For more information on ensuring your security when taking out a loan, check our guide.

### TRY OUT NEW PURCHASES



Don't leave the assembly and trial run for when your baby is born. Firstly, you won't have the energy to start fumbling around with screws and buckles. But, more importantly, you need to make sure that all the parts are there and that it works well before you lose your chassis to return. And you might change your mind once you have it in real life colors. Especially with all those raging hormones.

### ENJOY BABY



When baby is born, the most important thing is to forget about everything else, especially money and finances. Just enjoy your precious little one because they will turn into a monstrous teenager before you know it! And then you'll wonder, did that baby fellow really once fit in the nook of my arm?



<https://www.cashfloat.co.uk/blog/money-borrowing/having-a-baby/>

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AMAZING  
FACTS

about payday loans



47% of women who applied for payday loans were divorced, separated, single or widowed


Only 34% of people we asked were clear on the difference between direct lenders and brokers



15% of people think lenders can change whatever they want in loan fees and charges


75% of payday loan fees in the US were generated by borrowers who took 11 loans or more





712% of people who applied for a payday loan were not in a civil partnership or marriage

44% of nurses who applied for payday loans have children and feel forced into taking short term loans



Over 10% of payday applications come from people working in the health and social care sector making it the largest group of applicants


18% of people with disabilities have used so-called 'high cost' lending compared with 5% of non-disabled people



The average debt per person in the UK rose by over £1000 in the year from September 2015 to September 2016



Do you know payday loan regulations? Only 6% of us do!




Over 50,000 US citizens work in the Payday loan sectors. In total they earn over \$2 billion in wages



1 in 3 students think parents don't give enough money







14% thought that you need to give something as security to a payday loan lender

Nearly a quarter of people we asked don't know what APR stands for, let alone what it means!



3579 people took out more than 10% from their pensions in 2016



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