

Loans

I have to pay off my credit loans
Before worse comes to worse and I lose my home
Speeding further and further into debt
All of those purchases I regret
With each and every swipe of the card
My credit profile gets more and more marred
With each and every stroke of the pen
The terms of a new lease surely begins
If you have good credit, best beware
Everyone that offers credit wants to share
If you have bad credit, they won't be there
When you need credit, lenders can't be found anywhere
So you get credit cards because you think they're worth it
Despite fees and penalties on every purchase
Spend 20, pay back 50
Just when you thought you were being thrifty
Master Card, Visa, American Express and Discover
As soon as you get one, they offer you another
They love you until you're behind on one bill
Then they come after you yelling "Shoot to kill, Shoot to kill"
They start calling your house every single day
"This is Lisa with Visa when will this bill be paid?"
After reiterating your amount of debt
They leave you no choice but to write them a check
They threaten to take your kids, dog, car and your home
And once they've sucked you dry, they still won't leave you alone
Then during the holiday season
We use more credit for no apparent reason
But compared to jewelry or a brand new truck
The gift of love just doesn't seem to measure up
So we buy and we buy,
We shop and shop,
More plates, more cups, more forks, and more pots
New shirts, new pants, new shoes, new socks
Once you start swiping, you just can't stop
Take it from me and you won't end up in jail
Trying to use a credit card to pay for your bail
To end a long story,
Although sort of abrupt
If you get a credit card in the mail
PLEASE CUT IT UP