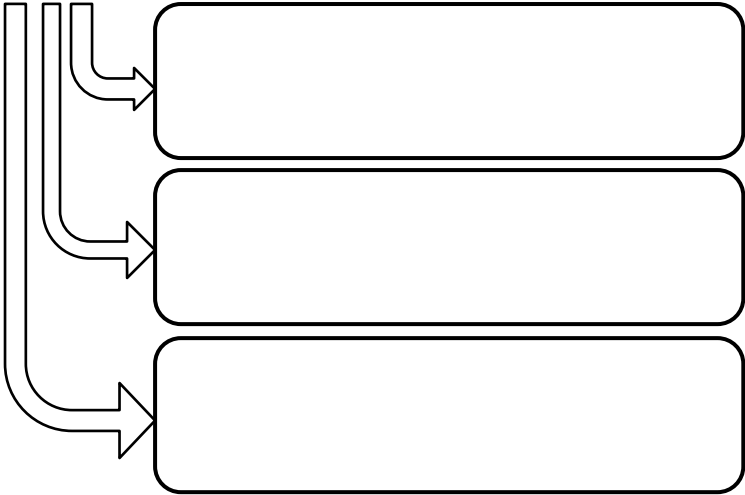


CREDIT: 'Buy now, pay later' options

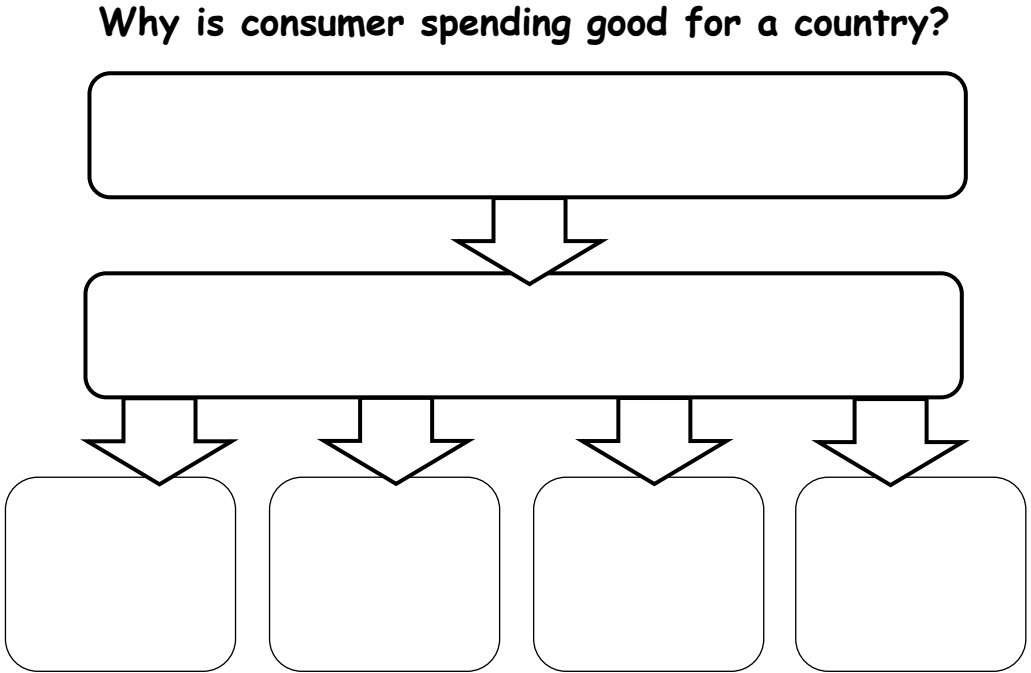
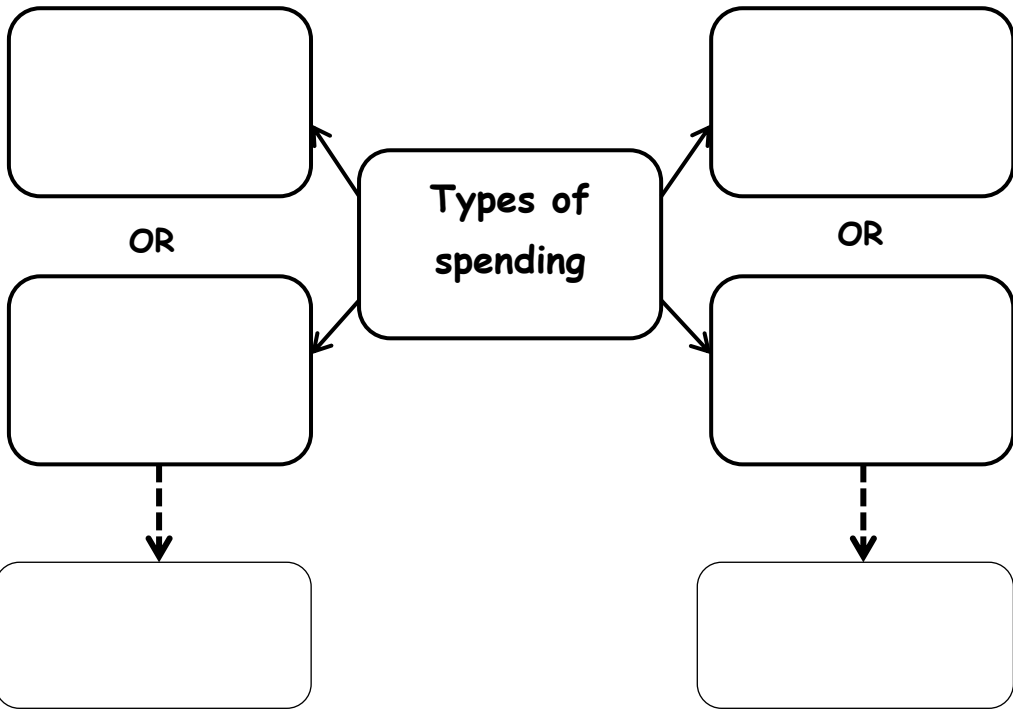


Easily available credit

Advantage for consumers:

Disadvantage for consumers:

Topic 6: Personal budgets and spending choices



CREDIT: 'Buy now, pay later' options



Credit card

Personal loan

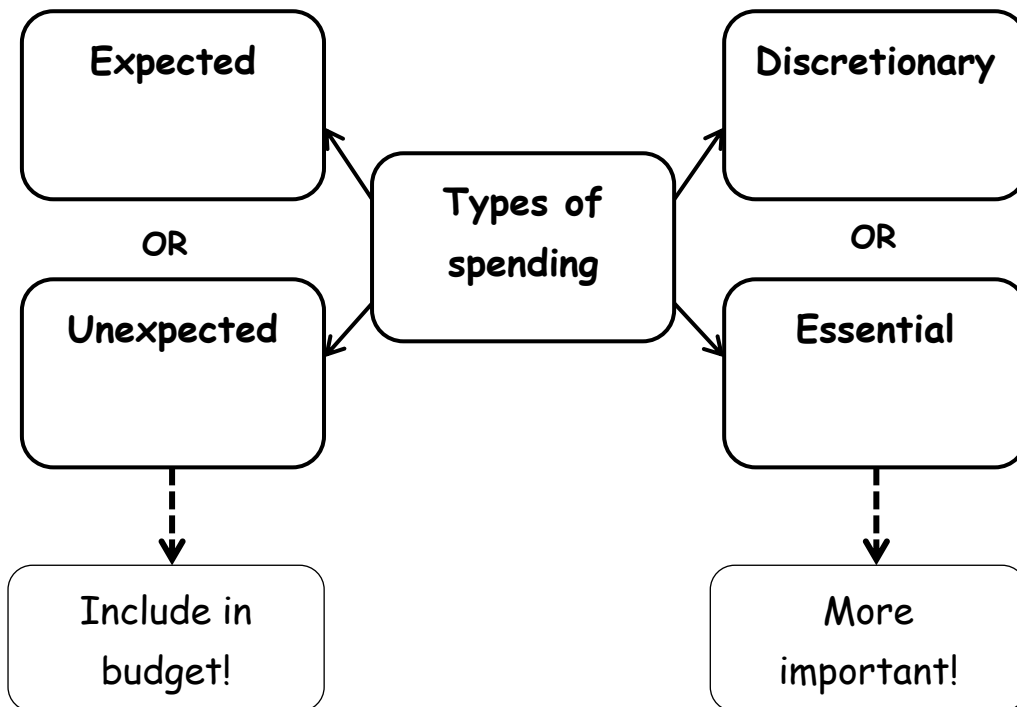
Store credit

Easily available credit

Advantage for consumers:
You can buy what you want/need now

Disadvantage for consumers:
You might not be able to repay

Topic 6: Personal budgets and spending choices



Why is consumer spending good for a country?

