



Mob Strong Debt Help

 **Think** before you **click** 

BUY NOW PAY LATER

- They don't have to check you can afford it!
- Makes it easy to overspend and buy on impulse
- It can be hard to keep track of when your payment's due
- The payments might not line up with your pay day
- If you miss payments, you lose money on fees
- Your personal information might be sold and you get more ads
- It's still debt

ALTERNATIVES

- Compare prices – is it cheaper elsewhere if you pay cash in full?
- Can you get a Centrelink advance?
- If you need to buy essentials such as whitegoods or furniture – try for a No Interest Loan (NILS)
- If you can't pay your bills – ask your energy or telco provider for help

WHEN MIGHT IT BE OK

- One Buy Now Pay Later account is easier to manage than many
- Pay off one purchase before you make the next one
- Check payments match your pay day
- Check if the provider is a Buy Now Pay Later code member - this helps if you run into problems



**This is information only.
This is not legal or financial advice.**

**Money
Trouble?**

Call Mob Strong 1800 808 488

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financialrights.org.au/mob-strong-debt-help**