

FREE PRINTABLE MONEY GUIDE | READ, PLAN, TAKE ONE STEP.

1 WHAT IT MEANS

Payment is delayed



Split payments

Pay over several dates.



Not free money

It is still a commitment.



Read terms

Fees and rules vary.



Track totals

Multiple plans add up.

2 BEFORE YOU CLICK

Check affordability



Due dates

Match paydays and bills.



Total cost

Check all charges.



Returns

Understand refund handling.



Other debts

Consider existing payments.

3 STAY IN CONTROL

Avoid surprises



Write each plan

Record dates and amounts.



Set alerts

Know what is due.



Keep funds

Do not spend reserved money.



Avoid stacking

Pause before adding plans.

4 IF YOU CANNOT PAY

Get help early



Contact provider

Explain difficulty promptly.



Protect basics

Keep essentials covered.



Seek advice

Use free independent debt help.



Avoid panic

Do not borrow blindly to repay.

MY NEXT MONEY STEP:

One action I will take: _____ By date: _____

BUY_NOW_PAY_LATER — PRACTICAL NOTES

Keep this page with your visual quick-glance guide.

1 PROTECTION VARIES

Buy-now-pay-later regulation and consumer rights vary by product, provider and country. Check current local protections.

2 LATE OR MISSED PAYMENTS

Missed payments may cause fees, collection action or credit-report effects depending on the agreement and jurisdiction.

3 RETURNS CAN BE COMPLICATED

Do not assume a return immediately stops scheduled payments. Follow the merchant and finance provider processes.

4 AFFORDABILITY TEST

If you could not afford the purchase without delayed payment, consider waiting or saving first.

MAKE IT PRACTICAL

Choose one small action, write it on page 1, and review it after a week. Use trusted, free advice services when you need help.

REFERENCE POINTS (check your local rules):

moneyhelper.org.uk/en/everyday-money/credit/buy-now-pay-later

fca.org.uk/consumers

consumerfinance.gov