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# LIFE | Buy Now Pay Later

**Sarah Moore:** Buy now, pay later plans are everywhere, online and in stores. But how does it affect your spending habits? Here's how it works.

Instead of paying the full amount upfront, you split your purchase into smaller payments Over time, the upside, you could make larger purchases more manageable and sometimes interest free. The downside miss a payment and you could face late fees, interest charges, and even a credit score decrease. Read the fine print.

Before you click, review the terms, how many payments, any fees, what happens if you're late, buy now. Pay later can be a helpful tool, but only if you use it wisely. Make sure it fits your budget and doesn't derail your financial goals.

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