4 steps to find the best offer for you

1. Look at your money plan to see what you can afford to pay each month. You shouldn't have to compromise on any necessary living expenses, existing payment obligations and savings in order to afford the debt.

2. Not all credit providers charge the same. Compare the options and decide what will work for you. Never take more credit than you need. Always be completely honest with the credit provider about your finances.

3. Make sure you understand the total cost of credit over the term of the agreement.

4. Make sure that the credit provider is reputable and registered. This is important because it means that they comply with the law and will respect and protect your rights as a consumer.

notes