

Have you ever thought about how technology and consumerism seem to go hand in hand? Many of the technological advancements are perfected for military or government use and then transferred to the public sector. One of the first things that happens is that companies vie for the rights to sell the technologies. Consumers then stand in line to be the first to purchase the items. Many times the technology is also used to help the consumers buy things that they cannot afford without making payments.

All of this has led us into a nation of deep credit card debt. Putting things on credit has become easier than any other time in history. A big part of this is that people do not mind being in debt and that there are so many ways of charging things. There are instant approval credit cards available in all major stores. Some people will use one or two major credit cards to make all of their purchases, but for those that do not qualify for a major credit card or have too large of a balance on a major card they may choose to go for the instant approval credit cards for the specific store that they are wanting to make a purchase at. Many of the incentive programs of buying something with no money down and no payments for several months involve applying for instant approval credit cards.

At the beginning of the lawn care season our lawn mower stopped working. It would have cost more money to repair it than the machine was worth. We had had it for six years and it was a cheaper model to begin with. We went looking for a new lawn mower. We decided to purchase one locally to help out our small town merchants and also for the convenience of having it repaired if it should need it. The lawn mower company that the dealer represented was offering a deal of nothing down and no payments for twelve months. We decided that we would do this since we had not budgeted for the new lawn mower. When we began looking at the machines we thought they seemed very high priced. The dealer assured us that they were excellent machines and we would not have to buy another one in our life time. It was almost closing time so we told him we would let him know the next day if we were going to purchase the machine. We did some price checking online and realized that the price he was asking was very competitive. We called the next day and told him we would take it and that we wanted the financing. He said that they used the instant approval credit cards. He took my husbands name and social security number and typed it into the computer as my husband gave it to him. In under a minute we were approved for a ten thousand dollar line of credit. We could not believe the speed in which the instant approval credit cards worked. We realized how easy it would be for someone to take out huge lines of credit in a hurry if you were a victim of identity theft.