

bike for half the price and then beg and borrow. I am still only just **finding my feet**⁵³ four years down the line. It's been a nightmare from start to finish. One thing is for sure, I'll never do it again. And I certainly wouldn't recommend it to anyone else."

Post-Pandemic Trend?

During recent 'lockdown' periods, many folk found themselves **treating themselves to**⁵⁴ goods and items they may not otherwise have bought. I, for one,⁵⁵ know this first-hand as I found myself doing exactly that. It was something of a surreal time, and treating oneself occasionally was a **justifiable**⁵⁶ means of getting by and **cop[ing] with**⁵⁷ the situation we all found ourselves in.

However, as more people now find themselves unable to **fork out**⁵⁸ for luxury items or services due to a rise in **household**⁵⁹ bills and cost of living increases, BNPL schemes are seeing something of a **resurgence**⁶⁰. "For some, it's a **viable**⁶¹ system. But it's not a system that's suitable for everyone," warns Financial Advisor Peter Turner. "That's not to say all companies are out to **swindle**⁶² people. However, it's worth doing research **beforehand**⁶³ and planning before **signing up**⁶⁴. As many will testify, it's easy to be sucked in and find yourself in serious trouble."

Regulations Required

At present, it's fair to say that more regulations need to be put in place for such



schemes. Information is out there online, but not everybody is going to do the research before **signing their name on the dotted line**⁶⁵. If stipulations⁶⁶ are tightened⁶⁷, deals will become fairer and clearer, meaning that less people will find themselves **drawn into**⁶⁸ contracts which they either don't understand or simply are unable to pay.

But before that happens, I urge you to do two things – consider just how important this next item is, and consider just exactly what you are agreeing to before **putting pen to paper**⁶⁹. ■

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⁵³ to find one's feet *tə faɪnd wʌnz fi:t* stanąć pewnie na nogach

⁵⁴ to treat oneself to sth *tə tri:t wʌn'self tə* 'sʌmθɪŋ pozwolić sobie na coś (o smakołyku, czymś przyjemnym itp.)

⁵⁵ I, for one,... *aɪ fə(r) wʌn* jeśli chodzi o mnie, to...

⁵⁶ justifiable *ˌdʒʌstɪˈfaɪəbəl* uzasadniony, mający uzasadnienie

⁵⁷ to cope with sth *tə kʌp wɪð* 'sʌmθɪŋ poradzić sobie z czymś

⁵⁸ to fork out *tə fɔ:k aʊt* wybulić (pieniądze za/na coś)

⁵⁹ household *ˈhaʊshəʊld* gospodarstwo domowe, dom

⁶⁰ resurgence *rɪˈsɜːdʒəns* odrodzenie się

⁶¹ viable *ˈvaɪəbəl* realny, wykonalny

⁶² to swindle sb *tə ˈswɪndl* 'sʌmbədi oszukiwać kogoś

⁶³ beforehand *bɪˈfɔːhænd* wcześniej

⁶⁴ to sign up *tə saɪn ʌp* zapisać się (gdzieś/do czegoś)

⁶⁵ to sign one's name on the dotted line *tə saɪn wʌnz ˈneɪm ɒn ðə ˈdɒtɪd laɪn* podpisać się (pod umową)

⁶⁶ stipulation *ˈstɪpjʊˈleɪʃn* warunek, zastrzeżenie

⁶⁷ to tighten sth *tə ˈtaɪtn* 'sʌmθɪŋ zaciśnąć coś

⁶⁸ to draw sb into sth *tə drɔː* 'sʌmbədi ˈɪntə 'sʌmθɪŋ wplątać kogoś w coś, uwikłać

⁶⁹ to put pen to paper *tə pʊt pen tə* ˈpeɪpə(r) podpisać coś