

# Should I borrow or should I save?

You see it, you like it, you want it, but it's expensive. We've all been there. Shopping isn't fun when you haven't got the money. So, when you see something you can't afford, you have two options: borrowing or saving.

Borrowing money can be a big commitment. You need to make sure you can pay the money back, otherwise you may end up in legal trouble. It takes longer to buy what you want when you are saving for it, but it means you buy it outright and there are no repayments. If you're thinking of making a big purchase, use the flowchart below to help you decide if it's better to borrow or save.

