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# Point-of-Sale Finance Series: The Great Debate of Loans vs. Credit Sales

## The Consumer Finance Podcast

### SPEAKERS

[Taylor R. Gess](#) | [Jason M. Cover](#) | [Chris Willis](#)

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In this crossover episode of *The Consumer Finance Podcast* and *Payments Pros*, Chris Willis, Jason Cover, and Taylor Gess unravel the often-confused distinctions between loans and credit sales in the first installment of our Point-of-Sale Finance Series. This episode sheds light on the regulatory nuances that impact the delivery of financial products. From the historical backdrop of Retail Installment Sales Acts to the modern-day challenges of terminology, the conversation offers a comprehensive overview of the pros and cons of retail installment contracts and direct loans. Whether you're a seasoned professional or new to consumer finance, this discussion will enhance your understanding of these pivotal financial structures.

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