

Podcasts | June 5, 2025

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

The Consumer Finance Podcast

SPEAKERS

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

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.

RELATED INDUSTRIES + PRACTICES

- [Consumer Financial Services](#)