

# Positively Speaking

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## Pay Now or Pay Later

If you fail to plan, you are planning to fail.

Life comes with a price tag. The choice of WHEN to pay the price is entirely up to you.

You can pay the bill up front and invest your effort and energy into planning, intentional decision making and thinking ahead. Or, you can wait and pay the piper at the end.

Yes, you have to pay for it, on one side or the other -- and you get to make the choice. But here's the difference:

If you pay up front, you will receive a great return in life with compound interest!

If you pay at the end, you will have to pay much, much more -- with compound interest!

There's a reward for "up front payments" and there is a penalty for "paying later."

This is true for all the areas of life.

When you buy something, you can pay now, or buy it on credit and pay double.

In your marriage, you can pay emotionally up front, and do the hard work of listening, understanding, dating and keeping romance alive. Or -- you can delay this payment for several years and then you'll have to pay more -- in heartache, regret, misunderstanding and wishing you would have listened.

In your job, you can pay up front -- and give the extra effort. You can work harder, add value, and make your boss happy. Or you can pay later -- with bad reviews, relational conflicts, getting fired, and having to give an extra effort looking for another job.

In the spiritual dimension, you can pay up front -- by praying, reading the Bible, going to church and loving your neighbor. Or -- you can defer payment to the end of your life, when you realize the tragedy of neglecting your soul and ignoring the most important thing.

In the educational arena, you can pay up front and study. Or you can pay later, by flunking the course and taking it over again.

My friend, John Maxwell says, "There is always a pay day and a play day. If you pay first, you can play later -- but if you play first, you will certainly PAY a higher price later."