**CREDIT WORTHINESS ACTIVITY**

**The Three Cs of Credit**

 **Character Capacity Capital**

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| Select the appropriate credit term |  |
| 1. What assets do you have and what is their value?
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| 1. How much money do you presently owe?
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| 1. How long have you lived at your current address?
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| 1. What are your current living expenses?
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| 1. What investments do you have that could be used as collateral?
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| 1. Do you have a permanent job or a steady income?
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| 1. Where do you work, and how long have you held your present job?
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| 1. How much do you earn?
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| 1. Do you own or rent your residence?
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| 1. Do you pay your bills on time?
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| 1. How much money do you have in savings account?
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| 1. Have you used credit before?
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