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

