



Understanding Credit

Having an Attitude About Credit

Everybody has an attitude about credit. What's yours? Put an X in the column that best describes your opinions. Then, check the statement that best describes your attitude.

| | Strongly Agree | Agree | Disagree | Strongly Disagree |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. It's always better to pay cash than use credit. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Everyone should be able to get as much credit as possible. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. It's very convenient to use credit. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. People spend more money when they buy on credit. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Cash in hand is more valuable than credit. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. It's smart to use credit to make a major purchase, like a car. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. If you use credit today, you might not have the credit you need in the future. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. People get opinions about credit from their friends' and families' experiences. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Credit cards really come in handy when traveling. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. People my age have too much credit available to them. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Using credit costs plenty. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Some types of credit cost more than other types. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

In general, my attitude about credit is:

- Very positive.** I think credit is useful and valuable.
- So-so.** I think credit can be good but also bad.
- Mostly negative.** I think credit can cause big problems.
- No opinion.** I hadn't really thought about credit before.