

Would You Rather

Credit



Would you rather...

1

sing in public,



or

2

give a speech
to a crowd?





Would you rather...

1

pay for your purchases using cash,



or

2

pay for your purchases **with a credit card?**

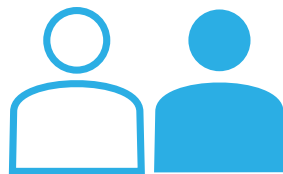




Would you rather...

1

get a credit card
with your parent
or other adult as
a **co-signer,**



or

2

get a
credit card
entirely
on your own?





Would you rather...

1

Get a credit card with
a **\$100 annual fee**
and **5% cash back**
on purchases,

\$100

5%

or

2

Get a credit card with
no annual fee
and **1% cash back**
on purchases?

\$0

1%



Would you rather...

1

take out a **smaller loan** for a reliable **used car**,



or

2

take out a **larger loan** for a new car with all the **latest features**?





Would you rather...

1

date someone who is
a **“Big Spender”**
but doesn’t always
pay their bills on time,



or

2

date someone who is
an **“Average Spender”**
and always pays
bills on time?





Would you rather...

1

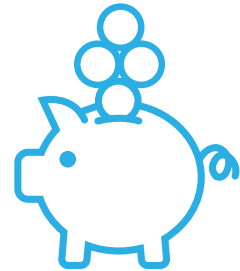
pay off your
debt first and then
start savings,



or

2

put money in
savings first and then
pay off your debt?





Would you rather...

1

date someone who
will be paying back
**college loans for
the next 20 years,**



or

2

date someone who
will be making loan
payments for the next
**seven years on a
new sports car?**





Would you rather...

1

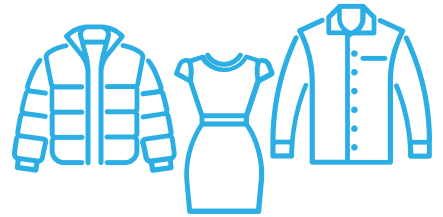
wear **off-brand** clothing and shoes and have **NO credit card debit,**



or

2

always have **name-brand** clothes and shoes and have **credit card debt?**





Would you rather...

1

check your credit report **yourself** for **free** online?



or

2

pay for a credit-monitoring **service**?

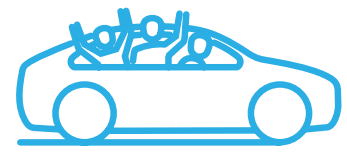




Would you rather...

1

Lend money
to a **friend**,



or

2

Lend money
to a **relative**?



Thank You