

Credit and You

Use the scale shown below to measure your opinions around credit and buy now pay later (BNPL) schemes.

There are no correct or incorrect answers.

- SA** Strongly agree
- A** Agree
- D** Disagree
- SD** Strongly disagree

	SA	A	D	SD
It's ok to use credit/ BNPL to buy some things, but not others you should only use credit for expensive items				
a credit card is useful for getting a cash advance if you run out of money before your next payday				
I like to be able to buy what I want when I need it. If this means using my credit card/a BNPL scheme because I don't have the cash, then so be it				

