



Characteristics of a Credit Card Applicant

Creditors consider the following questions when reviewing an application for a credit card.

- Employment

Is the individual employed?

Does he or she have a steady income that could be used to pay off debt?

- Income

How much money does the individual make?

How much credit can he or she afford (pay off in a timely fashion)?

- Expenses

What are the individual's monthly expenses?

How much does he or she owe to other creditors?

- Credit History

Has the individual paid off other debt?

Does he or she pay bills on time?

- Collateral

What else does the individual own?