

*[Sample using only credit criteria]*

<b>CRITERIA</b>									
ALTERNATIVES	Immediacy of use	No interest costs	Free to use future income	Effect on dev. of credit rating	Convenience of purchase	Less risk of losing cash at time of purchase	Free use of someone's money	Alternative	Reasons
BUY WITH CREDIT	+	-	-	+	+	+	+		
DELAY PURCHASE	-	+	+	-	-	-	-		