



## Title: Do you buy anything using short term credit?

**Participant 1:** I like paying for things with money I've got rather than kind of relying on credit.

**Participant 2:** Normally, now if I was to buy something, I kind of more or less save for it rather than running up bills as such.

**Participant 3:** No, if I can't afford something, I'm not buying it.

**Participant 4:** I just don't do credit. I just like to buy something and it's paid for and that's it.

**Participant 5:** Well, that just costs more in the long run so, living beyond my means.

**Participant 6:** I like to pay for it as I buy it. I buy it when I can afford it.

**Participant 7:** I just like to pay for cash for things when I have it.