

"Okay pick one, let's see what bill we'll pay this month."



Continued from preceding page

**Yardstick A.** By this rough gauge, the total amount you owe at any one time—exclusive of mortgage payments, which are considered as rent—should not exceed 25 per cent of your annual income after taxes.

**Yardstick B.** Your total indebtedness should not come to more than you can repay with 10 per cent of your net monthly income over a two-year period. While similar to Yardstick A, this brings into focus the term of the loan. It doesn't imply that you shouldn't borrow for a longer term than two years but it's a reminder that you should proceed cautiously before committing yourself too far into the unpredictable future.

**Yardstick C.** This formula specifies that monthly payments on your installment loans or purchases should generally not exceed 10 to 20 per cent of net monthly income. The 10 per cent range is necessary in order to take into account individual variations in living

circumstances, such as housing, medical or tuition costs, which affect the amount of debt you can safely shoulder.

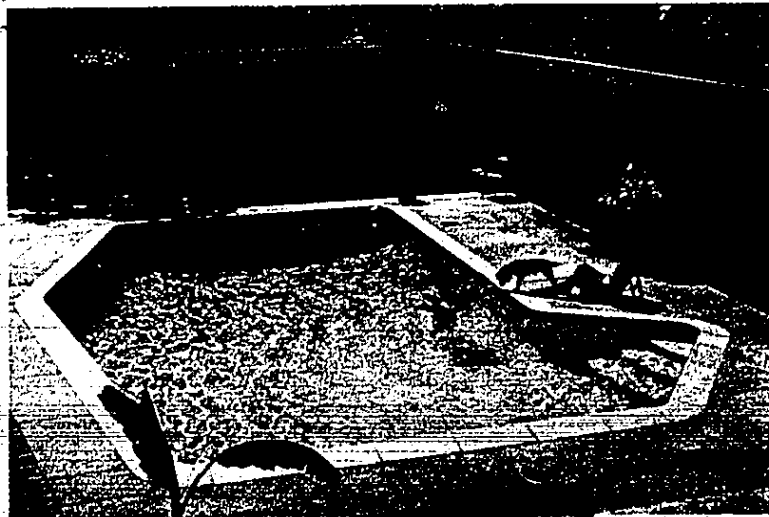
On the basis of these questions banks grant 85 per cent of all loan applications from depositors and non-depositors alike. So if your borrowing plans fail to meet bank requirements, you'd be wise to think twice before taking the plunge, even if the money is available elsewhere. But if you can honestly answer these questions to your own satisfaction, proceed without qualms.

Louis J. Asterita, Deputy Manager of the A.B.A. in charge of the Installment Credit Commission, makes this additional point: "Remember that every sound consumer loan you take out—and repay punctually—not only steps up your standard of living in the here and now but improves your credit rating for the future."

If you'll kindly excuse me, I want to tend to the fifth payment on that car.



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