

# Credit Evaluation Worksheet

---

## Character

Have you established credit in the past?	
Have you paid your bills on time?	
Do you have a good credit score? If so, what is it?	
Can you provide character references?	
Have you been at your residence for more than a year?	
How long have you been at your present job?	

## Capital

Do you own property?	
Do you have a savings account?	
Do you have investments to use as collateral?	

## Capacity

Do you have a steady Job?	
What is your annual (yearly) net (after taxes) salary?	
What is your monthly net income?	
What are your current monthly living expenses?	
What is the total amount of your debts?	
Do you have any dependents? If so, how many?	