

STAY LOAN WISE

UNDERSTAND BEFORE YOU SIGN!



Ask questions until you understand how much you are borrowing and what you'll need to repay, by when.



A responsible lender will not give you a bigger loan than you can **afford**.



Affordability tests are done for **your protection**.



And, if you're declined for a loan – remember, you can always **re-apply** the next month, once your financial situation changes.