

Appendix (1) Credit Score-card

Telephone						score
Home	Relative	None				
5	1	0				
Living quarters						score
on home mortgage	own home mortgage	rent a house	live with some one	rent apartment	rent a room	
6	3	2	1	0	0	
Bank a count						score
None	1	More than1				
0	1	6				
Years at present address						Score
Under 1/2	1/2/2002	7-Mar	8 or more			
0	1	3	4			
Size of family , include customer						Score
1	2	6-Mar	7 or more			
2	4	3	0			
Monthly income						Score
Under 900	901-1100	1101-1400	1401-1700	More than 1700		
0	1	2	4	8		
Length of present employment						Score
Under 1/2 year	1/2-2 years	3-7 years	8 years or more			
0	1	2	4			
Present of selling price						Score
Under50	50-59	70-84	85-89			
5	3	1	0			
Interview discretionary points (+5 to -5)						Score
Total						Score

Source: Rolffe et al, 2003. P, 214