

Debt detectives

Loan cards



Borrowing to fix your laptop so you can complete school or college work	Taking a loan to buy a bike to get to your Saturday job.
Borrowing money to pay for an urgent dental appointment	Using a loan to pay for a course or qualification, like a CSCS card for construction work.
Borrowing to cover travel costs for an apprenticeship interview.	Taking money to repair your phone after accidental damage so you can stay connected.
Borrowing to pay for urgent medical bills.	Borrowing money to help family with unexpected bills, like vet care for a pet.
Using credit to buy essential clothes for a job interview (e.g., smart shoes or blazer).	Taking out a student loan to pay university tuition fees.
Using credit to cover emergency bus or train fares home after missing your last connection.	Borrowing to pay for essential tools or equipment for a part-time job.

Taking a loan for textbooks or stationery needed for college.
Using credit to pay for a haircut or outfit for a school prom or graduation event.
Borrowing money to buy expensive branded trainers you can't afford.
Using credit cards to pay for nights out at clubs or pubs.
Taking a loan to buy designer clothes or accessories to impress friends.
Borrowing to pay for festival tickets when you have no way to repay.
Using credit cards to buy gifts for friends to keep up appearances.
Taking out multiple small loans to cover impulsive shopping sprees.

Borrowing money to pay for a driving test or provisional licence.
Borrowing to replace a broken bike lock to keep your bike safe for commuting.
Taking a loan to buy the latest PlayStation or Xbox console.
Borrowing money to buy concert tickets you don't really need.
Using credit to pay for fast food or takeaways regularly instead of cooking.
Using a payday loan or high-interest loan to cover everyday expenses.
Taking a loan to buy unnecessary makeup or skincare products.
Borrowing money to pay for expensive holidays abroad.

Borrowing money to buy a car that costs more than you can afford to insure or run.

Using credit for subscription services like Netflix or Spotify when you don't have the money.