



Good debt vs Bad debt



Good debt



Bad debt



**Loan that
increases
future wealth
or income**



**Home
loan**



**Student
loan**



**Business
loan**



**Property
Investment
loan**



**Credit for
lifestyle,
buying things
that have little
value later**



**Credit for
food and
other living
expenses**



**Credit for
entertainment
and travel**



**Credit for
clothing**



**Car
finance**