

## Possible Solution

- Adrian would use credit in this case because he needs something that he cannot afford to pay for all at one time. He makes an agreement to pay back the money that he needs by a specified future date.
- More than likely, Adrian will have to pay more than the amount he needs for the car, because interest (an additional amount) is usually charged when credit is involved. If Adrian makes all of his payments on time, he will be more likely to receive credit the next time he needs it. If he does not make his payments on time, he may have trouble buying something on credit the next time he needs it.
- The same principles apply to using a credit card as buying a car on credit.