You own your own house. The house has been paid for by a mortgage, but there's still a fairly large amount to be paid off. What happens to your overall expenditure?

You are a consumer. You have lived in rented accommodation since leaving university. Although you work, a lot of your spending is financed by credit card and store cards. What happens to your expenditure?

You are a director of a medium-sized manufacturing business and are involved in making strategic decisions for the company. It has been suggested that you open a new factory, or at least expand the existing one. Will you invest?

You are a senior planner for the government's Health department. At one hospital, the operating theatres desperately need refurbishing and fitting out with up-dated equipment, at an estimated cost of £4m. This money will have to be raised by borrowing, as the budget will not cover this capital expenditure project. Will you invest?

You are a sole trader that has been established for 2 years. You have only just started to break-even, and you have a large bank-loan and overdraft. What will happen to your profit level?