

A loan application critic with a double chin

Why have I developed a double chin recently?

- ① The reason is that I spend a lot of time looking down at my smartphone.
- ② I understand if it's because I'm overweight.

But I haven't heard of anyone's face getting shorter, and my weight hasn't changed, it's just under 80kg.

It's been like this for quite a while.

I think it's probably that...the kind of thing where people who lose weight suddenly have excess skin.

When I'm tired, I always look just like "Aiueto," so

I like it and I'm happy about it.

"Loan Approval Critic"

For example, ① Even if you fail a consumer finance loan application, you might pass a bank cash advance card application.

② The reverse is also true. There are two credit information companies in Japan, and they list the personal information of people with financial problems, etc.

Even late payments on smartphone bills can be surprisingly risky.

Even if your name is on credit information A, if it's not on credit information B, you might still be approved for a loan from company B.

So, if this applies to you,

when you're taking out a loan for a big purchase,

it's best to ask the staff in advance which loan company they're using so you don't waste time.

However, usually, people like me who ask,

"Which loan company is it?"

While dealerships have several loan companies available, in most cases, neither of them will approve your application.

Incidentally, in a previous work,

"Whether I'm liked or disliked, it doesn't affect me at all."

However, I've had the following experiences, so

I'm used to it.

I ask everyone I meet:

"Has my face changed somehow?"

Everyone I ask replies:

"Nothing has changed."

Almost no one can overcome this experience.

However, there is a similar mental condition:

"Body dysmorphic disorder."

A typical symptom of this is:

The symptom of frequently checking one's face in the mirror.

I also had those symptoms, but I wondered if it was changing ⇒ I didn't know so I checked my face in the mirror

⇒ Once I understood, I stopped looking at it all at once

But mine was completely different... In a good way, it was seen as "conspicuous and strikingly similar"

I now understand that this is natural... and I hope that it will continue to be so

Why? Because... I made my every move stand out ⇒ In order to realize a USW society

Standing out was essential, so I was able to switch my mindset smoothly.