

# Impatient? Then Your Credit Probably Stinks

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## ***TIME:***

Were you sitting and drumming your fingers while waiting for this page to load? Do you think instant coffee takes too long? If you're impatient, more than just your blood pressure will suffer: You're also liable to have poor credit, according to a new study. Stephan Meier and Charles Sprenger, professors at Columbia University and Stanford University, respectively, collaborated on research that will be published in the *Journal of Psychological Science* next month. The key finding of their paper, "Time Discounting Predicts Creditworthiness," is that people who demand instant gratification pay for their gotta-have-it-now attitude in the form of lower FICO scores.

Read the full story: [TIME](#)