Understanding the American credit system. Please create a thesis about the morality of our credit system (Think about whether we should keep it as is, make small changes as needed or completely overhaul it into something better). Then defend that thesis by using evidence from the course and your understanding of our American System of Credit. Be sure to do all of the following things… Develop a thesis statement: This is the point that you are trying to prove (try to think in terms of positive or negative. yes things can and often are both but in social studies we want you to take a position and defend it). Please be sure to use clear and specific language demonstrating that you understand the terms and vocabulary. Be sure to address all of the following… What would Adam Smith think about our present day system of credit.. (use two quotes from Adam Smith and analyze those quotes) Identify and analyze what is fair or not so fair about our current system of credit What specific changes (if any) should be made to ensure that we have a credit system that is both fair and equitable. If no changes are needed and our system is already good, what do you think could be done to improve it and make it even better?