

Bank Client Role Cards



Profession:

You are a doctor. You earn about \$15,000 a month. Last year you earned \$165,000.

Housing:

You own your own house, but you have mortgage of \$400,000. Your monthly mortgage payment is \$2,900.

Car:

You own a car. Your car is worth \$50,000. But you have a monthly payment of \$500. You still owe 40,000 on your car.

Credit Cards:

VISA and American Express. You owe 2500 on your Visa and 6000 on your American Express.

Debts

You still owe \$50,000 in student loans for medical school. Your monthly payment is \$600.

Instructions:

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You are moving into a larger house.
- (4) Apply for a loan to redecorate your house.



Profession:

You are a struggling actor. You earn about \$1500 a month. Last year you earned \$14,000.

Housing:

You rent an apartment. Your share of the rent is \$420 a month.

Car:

You own a car. You don't have to make any payments on your car but it is only worth about \$1000

Credit Cards:

You have a VISA. You owe about \$500 on your VISA.

Debts

You don't have any other debts.

Instructions:

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You want to move into a house.
- (4) Apply for a loan to take acting lessons.



Profession:

You are a lawyer. You earn about \$12,000 a month. Last year, you earned \$130,000

Housing:

You rent an apartment for \$3200.00 a month

Car:

You own a car. Your car is worth \$100,000. But you have a monthly payment of \$1200. You still owe 70,000 on your car.

Credit Cards:

Visa and American Express. You owe 10000 on your Visa and 8000 on your American Express.

Debts

You still owe \$30,000 in student loans from law school. Your monthly payment is \$800.

Instructions:

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You want to buy a house.
- (4) Apply for a loan to buy a boat.



Profession:

You are a teacher. You earned about \$3000 a month. Last year you earned \$35,000.

Housing:

You own your own house, but you have mortgage of \$120,000. Your monthly mortgage payment is \$800.

Car:

You own a car. Your car is worth \$2000. You have no monthly payments.

Credit Cards:

You have a MasterCard. You owe about \$600 on your MasterCard.

Debts

You have no other debts.

Instructions:

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You are moving into a larger house.
- (4) Apply for a loan to go on a vacation.



Profession:
You are a musician. You earn about \$2,000 a month or \$25,000 a year.

Housing:
You don't own a house. You rent an apartment. Your monthly rent is \$600.

Car:
You don't own a car.

Credit Cards:
You have a visa. You owe \$200 on your visa.

Debts
You don't have any other debts.

Instructions:

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You are moving into a larger house.
- (4) Apply for a loan to buy new equipment for your band.



Profession:
You are a doctor. You earn about \$3400 a month. Last year you earned \$38,000.

Housing:
You rent an apartment. Your monthly rent is \$700.

Car:
You don't own a car.

Credit Cards:
You don't have a credit card.

Debts
You don't have any debts.

Instructions:

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a mortgage. You want to buy a house.
- (4) Apply for a loan to buy a car.