

# Bank Employee Activity Sheet

## Conversation Guide

BE=Bank Employee, C=Customer

When a client asks to set up an account, apply for a credit card, take out a mortgage, or take out a loan, set up a credit profile for your bank.

**BE:** Please have a seat. How can I help you today?

**C:** Well, I'm interested in taking out a mortgage, but I would like some information first.

**BE:** I'd be happy to answer any questions you have. What would you like to know?

**C:** Well for starters, what kind of mortgages do you offer?

**BE:** We have a variable rate mortgage and a fixed rate mortgage.

**C:** Could you explain the difference please?

**BE:** Sure. (*Explains Different Mortgages*).

**BE:** Do you have any questions regarding what I just told you?

**C:** No. I'd like to apply for the fixed rate mortgage.

**BE:** Ok. I'll need to set up a bank

	Client 1	Client 2	Client 3	Client 4
Name				
Profession				
Monthly Salary				
Last Year's Income				
Credit Cards Y/N (Type?)				
Total Credit Card Debt				
Owns Car Y/N (If Yes, Type?)				
Estimated Car Value				
Monthly Car Payments				
Total Amount Owning on Car				
Previous Loans Y/N				
Monthly loan payments				
Total Amount Owning on				

profile first. So I'll need to ask you some questions about your personal finances? Can you spell your name for me?

*(Bank employee starts a credit evaluation and asks questions about the client's personal finances).*

Question to Ask For Client Bank Profile

What do you do for a living? How much is your monthly salary? What was your gross income last year?

Do you have any credit cards? How much debt do you have on your credit card?

Do you own a car? How much is it worth? Do you make monthly payments on it? How much do you owe?

Do you have any outstanding loans? What are your monthly payments? How much do you owe?

Do you own a house? What is your house appraised at? Do you have a mortgage? What is your monthly mortgage payment?

Are you renting? How much is your monthly rent payment?

Loans				
Owns House Y/N				
Value of House				
Mortgage Payment				
Monthly Payment				
Renting Y/N				
Monthly rent				

**In this role-play, you are a bank employee. Clients will come and ask you information about financial products that your bank offers, such as loans, credit cards, mortgages, and savings accounts. First, you will explain your bank's financial products. Then when the client opens an account or applies for a loan, mortgage, or credit card, you will write down their credit profile.**

