


CreditAbility

Case Study

Situation:

- Joe Student, age 21
- Checking account at home town bank
- No savings account
- Utility bills are in roommates' names
- Late rent payments twice last semester
- Credit: gas card in parents' name (maxed out @ \$800)
- Receives 6-8 card offers/week
- Turned down for personal loan



HANDOUT 1: Case Study—Joe Student

NOTES TO INSTRUCTOR:

- *Ask audience to spend a few minutes reading the case study.*
- *Ask the audience for answers to the questions at the end of the case study. Write answers on a white board or flip chart. (Keep this brief—more in-depth discussion about the case study will follow later in the seminar).*
- *There are no right or wrong answers to these questions; they are offered only as a discussion-starter for the slides to follow.*

TELL AUDIENCE:

- **Keep this case study of Joe Student in the back of your mind as we progress through the seminar. We'll be revisiting the situation later.**