

Name: \_\_\_\_\_

## Student Instructions – Who will you lend to?

You are part of a loan committee at a local bank. The president of the bank says that you have a total of \$100,000 for loans this month. There are five applicants all requesting to borrow money. You will select who receives the loan(s). Make sure you provide evidence for how you arrived at your decision.

Fill in the chart on the back of this paper. Write down all specific and important information each individual tells you. You will need this information when your committee discusses who to give the loan to.

Remember the 4 C's of credit are:

- Character
- Capacity
- Capital
- Collateral



<b>Rank</b>		<b>Applicant #1</b>	<b>Applicant #2</b>	<b>Applicant #3</b>	<b>Applicant #4</b>	<b>Applicant #5</b>
	Purpose of loan					
	Amount					
	Credit Score					
	Credit History					
	Concerns					
	Strengths					

What is your decision? Who should receive the loan(s)?

What additional information would have been helpful to know about the applicant?