

**UNIT
3****CASE STUDY:****Credit Crossroads**

Case Brief

Case Question

What is the most financially sustainable way for Kai to purchase a \$1,500-required laptop without creating long-term financial harm?

How You'll Use This Case

This case will unfold across four topics. For each topic, you will analyze new information and case study materials related to:

- How credit works.
- How borrowing affects credit history.
- How debt can become risky or unmanageable.
- How consumer protection concerns matter.

You will not have all the information at once.

For each topic, your task is to analyze the new evidence, not to decide on a single “right path.” Your final conclusions should be based on patterns you observe across all four topics.



The Situation

Kai is a 19-year-old community college student enrolled in a program that requires access to specific software for coursework. At the start of the term, Kai learns that:

- Classes require a reliable laptop capable of running required programs.
- Campus computer labs have limited hours that conflict with Kai's work schedule.
- Several major assignments cannot be completed on a phone or tablet.

Kai's current laptop is outdated and incompatible with course software.

Cost of Required Laptop: \$1,500

Without the laptop, Kai:

- Risks falling behind academically.
- May fail required coursework.
- Could jeopardize progress toward a degree and future earnings.

Kai has \$300 in savings after paying tuition and has no emergency fund. Payday is still two weeks away. Kai already has one student credit card, but it's almost maxed out, so it can't be used.

Kai must decide how to pay for the laptop, and fast. The laptop is needed immediately. Waiting weeks is not an option.

Your goal? At the end of the unit, you will make a final recommendation for Kai that is:

- Evidence-based.
- Realistic.
- Focused on protecting long-term financial health.



Your Role

You are part of the **Credit Crossroads Advisory Panel**, helping Kai navigate a high-stakes financial choice.

Kai is under pressure to act quickly, but fast decisions can have long-term consequences. Your role is to help Kai slow down, examine the evidence, and think through how each option could affect Kai.

You are not expected to decide right away. Instead, your job is to:

- Ask smart questions.
- Identify trade-offs.
- Recognize hidden risks.
- Revise your thinking as new information becomes available.

Preview

As you move through each topic in this unit, you will receive new information about Kai's decision to finance a \$1,500 laptop needed for school and work. Each topic focuses on a different dimension of how credit works and how borrowing decisions can shape financial stability over time.

- **Topic 1:** Examine the structure behind store credit cards; student credit cards; Buy Now, Pay Later plans; and payday loans. You'll identify when borrowing is happening, who is providing the money, and what repayment obligations are created.
- **Topic 2:** Explore how credit usage is tracked, how lenders interpret borrowing behavior, and how credit history can influence future opportunities, such as renting an apartment, qualifying for lower interest rates, or accessing new credit.
- **Topic 3:** Analyze interest rates, fees, repayment timelines, and missed payment risks to determine whether each option is financially survivable or likely to create long-term strain.
- **Topic 4:** Investigate advertising claims, fine print, data privacy concerns, and potential predatory practices to determine which options are fair, transparent, and financially protective.

As you'll discover, there's no automatic "right answer." Credit itself is not good or bad; it is a financial tool. You won't just recommend a direction for Kai at this **Credit Crossroads**. You'll develop the skills to recognize your own crossroads moments: before signing, clicking, or agreeing to borrow. Understanding how credit works empowers you to pause, evaluate your options carefully, and choose the path that protects your financial future.

Case Study Resolution (End of Unit)

Using evidence from all four topics, you'll give Kai your recommendation about the best route to take regarding credit. Your response should reference a payment plan, showing your suggestions about how to set Kai up for a financially stable future and protect Kai's long-term financial health.

TOPIC 1: INTRODUCTION

Credit & Borrowing

New Case Information

Kai is standing at a financial crossroads. The \$1,500 laptop is required, and classes won't wait. At checkout, the options all seem simple based on the marketing language used to influence people into taking out loans: "0% interest," "low monthly payments," "no credit check," "split it into easy installments." But behind each of these offers is a different kind of borrowing agreement with different rules, risks, and long-term consequences. Before Kai chooses a path, it's time to slow down and look past the marketing language to understand how each option actually works and what it could really cost.

Supporting Question 1:

What are the key differences between Kai's laptop financing options in how credit works and what it costs?

You will use the case study materials provided to complete activities to answer this question. Your answers must be supported with evidence. Remember, you are not deciding what option is best for Kai yet; you are familiarizing yourself with the various options available to Kai.

How to Use the Case Study Materials

Laptop Financing Options

Compare Kai's borrowing options side by side to compare repayment options, interest rates, fees, timelines, and potential penalties.

Laptop Financing Options

Option 1: Store Credit Card (Electronics Retailer)



Type of Credit: Revolving credit (unsecured)



Institution: Retailer / partner bank

- Credit Limit: \$2,000
- Promotional APR: 0% for 12 months
 - APR (Annual Percentage Rate) is the yearly cost of borrowing money if a balance is carried.
- Deferred Interest: If the balance is not paid in full by month 12, interest is added to the original purchase amount.
- Minimum Payment: Required monthly (amount varies by balance)
- After Promotion: Standard APR (26%) applies



Key Features to Notice:

- There is a reusable credit line
- Interest may be avoided only if paid in full on time.
- Missing the promotional deadline can significantly increase the total cost.



What happens if Kai borrows \$1,500?

- The charge would use 75% of the \$2,000 credit limit. (Kai could still charge \$500 on other products.)
- Minimum monthly payments would be required.
- If the full \$1,500 is paid off within 12 months, no interest would be charged.
- If even \$1 remains on the balance after month 12, deferred interest may be added to the original purchase. (Deferred interest means all potential interest on the initial charge can be added retroactively if the balance is not paid in full by the deadline.)
- Making payments on time keeps the account in good standing.
- Missing payments can:
 - Trigger late fees.
 - Increase total cost.
 - Affect future borrowing opportunities.

Laptop Financing Options

Option 2: Buy Now, Pay Later (BNPL)



Type of Credit: Installment-style short-term loan (unsecured)



Institution: Fintech / online lender

- Purchase Split: \$1,500 divided into 12 monthly payments
- Interest: 0% if all payments are made on time
- Late Fees: (\$35) Apply if a payment is missed
- Credit Reporting: Missed payments may be reported to credit bureaus.
- Automatic Payments: Typically withdrawn from a linked bank account



Key Features to Notice:

- Fixed payment schedule
- No traditional “interest,” but fees can increase the cost
- Missing one payment can trigger penalties.



What happens if Kai borrows \$1,500?

- The \$1,500 would be divided into 12 fixed monthly payments.
- No interest would be charged if every payment is made on time. (Note: “No interest” does not mean “no consequences” if payments are late.)
- Payments are typically automatic withdrawals.
- Missing one payment can:
 - Trigger late fees.
 - Potentially lead to credit reporting and a decreased credit score.
 - Increase total cost.
- The loan ends once all scheduled payments are made.

Laptop Financing Options

Option 3: General Student Credit Card



Type of Credit: Revolving credit (unsecured)



Institution: Bank or credit union

- Credit Limit: \$1,500
- Promotional APR: 0% for 6 months
- Standard APR After Promotion: 22%
 - APR (Annual Percentage Rate) is the yearly cost of borrowing money if a balance is carried.
- Grace Period: Interest avoided if balance is paid in full before the due date
- Minimum Payment: Required monthly



Key Features to Notice:

- Has a shorter promotional window than the store card
- Interest begins on the remaining balance after 6 months.
- Payment behavior affects the total cost.



What happens if Kai borrows \$1,500?

- The charge would use 100% of the available \$1,500 credit limit.
- Minimum monthly payments are required.
- If paid off within 6 months, no interest would be charged. (Note: A shorter promotional window means less time to avoid interest.)
- If any balance remains after 6 months, interest begins accruing at 22% APR.
- Paying on time builds a positive borrowing record.
- Missing payments can:
 - Trigger late fees.
 - Increase interest costs (and therefore the total cost of borrowing).
 - Damage future credit access.

Laptop Financing Options

Option 4: Payday Loan



Type of Credit: Short-term loan (unsecured)



Institution: Payday lender / alternative financial service

- Loan Amount: \$1,500
- Fee: \$225 due in two weeks
- Total Due in 14 Days: \$1,725
- Credit Check: Not required
- APR: Extremely high (disclosed in fine print)
- If Not Repaid: Loan may be renewed with additional fees.



Key Features to Notice:

- Very short repayment timeline
- High upfront fee
- Quickly increasing costs if not repaid on time.



What happens if Kai borrows \$1,500?

- Kai receives \$1,500 immediately.
- \$1,725 (\$1,500 + \$225 fee) is due in two weeks.
- No credit check is required.
- If the full amount cannot be repaid on time:
 - Additional fees may be added.
 - The loan may be renewed.
 - Total cost increases quickly.
- This type of loan typically does not help build credit.

TOPIC 2: INTRODUCTION

Credit Scores & Credit Reports

New Case Information

Kai pauses before clicking “Apply.” Instead of focusing on monthly payments, Kai decides to look at something most first-time borrowers ignore: their credit report. Instead of a simple number, Kai sees a record of accounts, payment history, credit limits, and balances. With only a short borrowing history, every new decision could carry weight. The question now isn’t just “Can Kai get approved?” it’s “What does Kai’s financial record already say, and how might this next move change it?”

Supporting Question 2:

How could each laptop financing option affect how the financial system views Kai in the future?

You will use the case study materials provided to complete activities to answer this question. Your answers must be supported with evidence. As a reminder, this topic is not about whether Kai can afford the payments. It is about how the financial system interprets behavior and assigns trust.

How to Use the Exhibits

Kai’s Credit Report

Analyze Kai’s credit report to:

- Identify what lenders can already see.
- Notice patterns (limited history, account age, utilization).
- Predict how a new \$1,500 balance might change the bigger financial picture.
- Apply the “financial reputation lens.”

Kai's Credit Report

Confidential Consumer Credit File



CREDIT REPORT



Personal Information

Name: Kai M.

Age: 19

Current Status: Student

Credit History Length: 8 months



Open Accounts

Student Credit Card

Lender: National Bank

Opened: 8 months ago

Credit Limit: \$500

Current Balance: \$486

Available Credit: \$14

Payment History:

8 payments on time, 0 late payments

Account Status:

Open, in good standing



Account Summary

- Total Open Accounts: **1**
- Total Available Credit: **\$500**
- Current Total Balance: **\$486**
- Credit Utilization: **97.2%**
- Recent Credit Inquiries: **2**
(credit card application, 2 months ago; credit card application, 8 months ago)



Payment History Overview

- On-Time Payments: **8**
- Late Payments: **0**
- Accounts in Collections: **None**

Note: 1. A credit report does not judge intentions. It reflects patterns.



2. Kai's credit report does not show income or employment. Lenders may ask for that separately, but it is not part of the credit report itself.

TOPIC 3: INTRODUCTION

Managing Debt & Financial Risks

New Case Information

Kai now understands how lenders might view his decision. But approval for borrowing money doesn't guarantee success. Kai created a monthly budget. With a monthly income of about \$1,200 and only \$250 realistically available for debt repayment, the numbers feel tighter than before. Deferred interest could quietly add hundreds of dollars. A single missed BNPL payment could trigger fees. Some options demand full payoff by a deadline or the cost jumps dramatically. The question is no longer about reputation. It's about survival. Even if Kai wants to repay everything responsibly, which option is actually manageable in real life?

Supporting Question 3:

Which laptop financing option is Kai most likely to successfully repay without creating long-term financial harm, and why?

You will use the case study materials provided to complete activities to answer this question. Your answers must be supported with evidence.

How to Use the Case Study Materials

Laptop Financing Costs & Risk Comparison

Unlike Topic 2, this analysis is not about how lenders interpret Kai's financial behaviors. Instead, it is about whether payments realistically fit within Kai's budget, how balances shrink (or grow), what happens if Kai misses a payment, whether the payment structure creates risk, and which options may trap a borrower (even if they have good intentions). This topic isn't about approval; it's about financial sustainability.

Laptop Financing Costs & Risk Comparison

Kai's Financial Reality

- Monthly income: \$1,200
- Maximum safe repayment amount: \$250/month
- \$300 in savings
- Current credit card balance: Approximately \$500
- Minimum Monthly Payment: \$25

If required payments exceed \$250/month, Kai may need to:

- Cut essential spending.
- Miss payments.
- Borrow again.



Laptop Financing Costs & Risk Comparison

Option 1: Store Credit Card (Electronics Retailer)

- 0% APR for 12 Months (Deferred Interest After)
- Credit Limit: \$2,000
- Purchase: \$1,500

Scenario A: Paid Off in 12 Months

vs

Scenario B: \$300 Remaining After 12 Months

- To avoid interest, Kai must pay off the full \$1,500 before the 12-month promotional period ends.
 - Monthly Payment Needed:
 $\$1,500 \div 12 = \$125$ per month
 - If Kai makes every payment on time and clears the full balance by month 12, the costs would be as follows:
 - **Total Paid: \$1,500**
 - **Interest Paid: \$0**
 - This is the best-case outcome, but it requires consistent payments every month for the full year with no missed deadlines.
- Kai paid \$1,200 over 12 months but still has \$300 remaining when the promotional period ends.
 - Because the full balance was not paid off in time, deferred interest kicks in. This means interest is charged on the original \$1,500 purchase amount (not just the \$300 remaining).
 - Interest calculation:
 - 26% APR of \$1,500 = **\$390 added to the balance**
 - Kai's new balance:
 - \$300 (still owed) + \$390 (deferred interest) = **\$690**
 - If Kai pays \$100 per month going forward at 26% APR, repayment time and costs would be as follows:
 - Approximately 8 more months to pay off
 - Total additional payments: **~\$756**
 - Total cost of the laptop: \$1,200 (paid during promotional period) + \$756 (paid after) = **~\$1,956**
 - Kai would pay nearly \$460 more than the original price.

Laptop Financing Costs & Risk Comparison

Option 2: Buy Now, Pay Later (BNPL)

- The \$1,500 purchase is split into 12 equal monthly payments.
- Monthly payment: $\$1,500 \div 12 = \$125$ per month

Scenario A: All Payments On Time

- Each of the 12 payments is automatically withdrawn from Kai's linked bank account on the scheduled date.
- If every payment is made on time and the account has sufficient funds, the costs would be as follows:
 - **Total Paid: \$1,500**
 - **Interest Paid: \$0**
- This is the best-case outcome, but it requires that Kai's bank account has enough funds on each withdrawal date for the full 12 months.

vs

Scenario B: One Missed Payment

- If one automatic withdrawal fails (because of a low bank balance or a missed payment), a late fee is immediately charged.
- **Late Fee: \$35**
- **New total owed: \$1,535**
- The monthly payment may be adjusted slightly for the remaining payments.
- If the account is paused and restructured by the provider, additional processing fees may apply, increasing the total cost further.
- One missed payment can trigger two separate costs at once: the late fee from the BNPL provider and a potential overdraft fee from the bank if the account balance was insufficient.

Laptop Financing Costs & Risk Comparison

Option 3: General Student Credit Card

- 0% APR for 6 Months, then 22% APR on any remaining balance
- Purchase: \$1,500

Scenario A: Paid Off in 6 Months

vs

Scenario B: \$900 Remaining After 6 Months

- To avoid interest, Kai needs to pay off the full \$1,500 before the 6-month promotional period ends.
 - Monthly payment needed:
 $\$1,500 \div 6 = \$250$ per month
 - If Kai makes every payment on time and clears the full balance by month 6, the costs would be as follows:
 - **Total Paid: \$1,500**
 - **Interest Paid: \$0**
 - This is the best-case outcome, but \$250 per month uses Kai's entire \$250 repayment budget, leaving no margin for any other expense or missed payment.
- Kai paid down \$600 over 6 months but still has \$900 remaining when the promotional period ends.
 - Interest now begins on the \$900 balance at 22% APR.
 - Interest calculation: 22% of \$900 = **\$198 per year**, or approximately **\$16–18 per month** added to the balance initially.
 - If Kai pays \$100 per month going forward:
 - It would take approximately 12–15 more months to pay off.
 - The total cost of the laptop would be **~\$1,650–\$1,750** (\$150–\$250 more than the original price).
 - Unlike the store card, interest here applies only to the remaining balance, not the original purchase amount. However, carrying a balance past the promotional period still adds meaningful cost over time.

Laptop Financing Costs & Risk Comparison

Option 4: Payday Loan

- Borrow: \$1,500
- Fee: \$225
- Full amount due in 2 weeks: **\$1,725**

Scenario A: Paid in 2 Weeks

- Kai receives \$1,500 immediately and must repay \$1,725 (the original amount plus the \$225 fee) within 14 days.
- **Total Paid: \$1,725**
- This means Kai would need to come up with \$1,725 within two weeks (nearly all of his monthly income of \$1,200, plus additional funds, in a single repayment).
- This is manageable only if Kai receives a paycheck within the two-week window that fully covers the repayment amount with nothing else due.

vs

Scenario B: Cannot Repay → 2 Rollovers

- If Kai cannot repay \$1,725 in two weeks, the loan is rolled over. This means the original debt continues and a new \$225 fee is added.
- Each rollover adds another \$225 fee without reducing the original \$1,500 owed.
- After 6 weeks and 2 rollovers, the costs would be as follows:
 - Original \$1,500 still owed—none of the fees reduce the principal
 - Fees accumulated:
 $\$225 + \$225 + \$225 = \textbf{\$675 in fees}$
 - **Total owed: \$2,175**
- If Kai eventually repays the full amount, the following would be true:
 - **Total cost: \$2,175** (\$675 more than the original laptop price, paid entirely in fees with no reduction in what was originally borrowed)
- The longer repayment is delayed, the more fees accumulate. The original debt never shrinks until the full principal is repaid.

TOPIC 4: INTRODUCTION

Consumer Protection, Fraud, & Identity Theft

New Case Information

The numbers might work. The payments might fit. But are the offers as straightforward as they appear? Just when Kai thinks the decision is almost clear, one more layer emerges.

Kai slows down and starts digging deeper, comparing the \$1,500 price across multiple retailers, reading the fine print, checking app reviews, and reviewing consumer protection warnings. What Kai finds raises new questions. Some customers describe being charged interest they thought they had avoided. Others report automatic payments pulling money from their bank accounts without enough warning. A “no interest” promotion turns out to have strict conditions buried in the details.

Some financing offers are designed to be confusing by using persuasive language to draw in borrowers while hiding the full cost in the fine print. This is sometimes called predatory lending: when a lender uses misleading terms, hidden fees, or unrealistic conditions to make an offer seem better than it actually is. Not every lender operates this way, but knowing how to recognize the difference is exactly what this topic is about.

Now the question isn’t just which option seems manageable, it’s which option holds up when examined carefully, using reliable information and a consumer protection lens.

Supporting Question 4:

How do consumer protection concerns change how Kai should think about each laptop financing option?

You will use the case study materials provided to complete activities to answer this question. Your answers must be supported with evidence.

How to Use the Case Study Materials

Laptop Financing Options

Revisit the original financing comparison chart to review how each option is structured. In this topic, you will use it to identify whether the design of each product creates hidden risk, relies on strict deadlines, or escalates costs when mistakes occur. Understanding how the product works helps you evaluate whether marketing and complaints reflect isolated mistakes or built-in structural risk.

Laptop Comparison Shopping

Apply a consumer protection lens to each of Kai's financing options. Use this information to identify red flags in marketing language, distinguish between legitimate complaints and emotional reactions, analyze how fine print changes risk, evaluate data privacy and automatic withdrawal concerns, and connect agency warnings to specific features like deferred interest, fee stacking, and rollovers.

Consumer Reviews & Protection Warnings

Apply a consumer protection lens to each of Kai's financing options. Use this information to identify red flags in marketing language, distinguish between legitimate complaints and emotional reactions, analyze how fine print changes risk, evaluate data privacy and automatic withdrawal concerns, and connect agency warnings to specific features like deferred interest, fee stacking, and rollovers.

Laptop Comparison Shopping

Note: All laptops are \$1,500, but each offers different specs, perks, and add-ons.

Option 1: Standard Student Model

- 8GB RAM
- 256GB storage
- Display: 13.3"
- 2-year warranty
- Lightweight
- "Perfect for Students!"

Marketing tagline:

- "Everything you need. Nothing you don't."

Option 2: Name-Brand Performance Model

- 16GB RAM
- 512GB storage
- Advanced graphics capability
- Certified pre-owned (like new, for less)
- Display: Compact 15.6" (for an immersive view)
- Premium build quality

Marketing tagline:

- "Serious Performance for Serious Users"

Laptop Comparison Shopping

Option 3: Storage-Heavy Model

- 8GB RAM
- 1TB storage
- Display: 14"
- Standard processor
- 1-year warranty
- Floor Model! Special Deal!

Marketing tagline:

- "Never Worry About Running out of Space."

Option 4: Bundle Deal

- 8GB RAM
- 256GB storage
- Display: 13.3"
- Includes "free" 24" monitor (\$200 value)
- Standard specs

Marketing tagline:

- "\$200 in free extras!"

Consumer Reviews & Protection Warnings

Option 1: Store Credit Card (Electronics Retailer)

Customer Reviews



"I thought it was 0% interest. I paid almost the full balance but missed the deadline by a few days. Suddenly hundreds of dollars in interest were added."



"The minimum payments were low, but I didn't realize I needed to pay it off completely before month 12."



"Worked great as long as I tracked the promo deadline carefully."

Consumer Protection Agency Observations

- Deferred interest means interest can be added retroactively if not paid in full.
- Low minimum payments may not pay down the balance quickly.
- Promotional language may emphasize "0%" more than deadline conditions.
- Some consumers report confusion about when promotional periods end.

To apply, Kai must provide the following:

- Full legal name
- Address
- Date of birth
- Social Security Number
- Employment information
- Income
- Credit history authorization

Store Credit Card Data Practices:

- Hard credit inquiry
- Reports payment history to credit bureaus
- May share data with retail partners
- Marketing emails unless opted out

Consumer Reviews & Protection Warnings

Option 2: Buy Now, Pay Later (BNPL)

Customer Reviews



"Missed one payment and got hit with a late fee plus overdraft from my bank because it auto-withdrew."



"They advertised 'no interest,' but I didn't realize missed payments could still hurt my credit."



"Easy to use, but you have to stay organized."

Consumer Protection Agency Observations

- Automatic withdrawals may trigger overdraft fees.
- Some BNPL services report missed payments to credit bureaus.
- "No interest" marketing may obscure late-fee risk.
- There is an extensive collection of personal and banking data.
- There is a limited regulatory oversight compared to traditional banks (varies by provider).

To apply, Kai must provide the following:

- Full legal name
- Address
- Date of birth
- Bank account access (auto-withdrawal)
- Debit card number
- Device information
- App permissions (location, usage tracking)

BNPL Data Practices:

- Soft or hard credit inquiry (varies by company)
- May report missed payments
- Collects behavioral purchasing data
- Shares data with third-party partners (per policy)

Consumer Reviews & Protection Warnings

Option 3: General Student Credit Card

Customer Reviews



"Clear terms, but interest adds up fast if you don't pay it off."



"Promo rate ended before I realized it."



"Good for building credit if used responsibly."

Consumer Protection Agency Observations

- There are required truth-in-lending disclosures.
- Clear APR is listed in the agreement.
- Interest accrues only on unpaid balances.
- Federal consumer protection laws apply.
- Dispute and fraud protections are available.

To apply, Kai must provide the following:

- Full legal name
- Address
- Date of birth
- Social Security Number
- Income
- Credit authorization

Student Credit Card Data Practices:

- Regulated under federal lending laws
- Reports to credit bureaus
- Fraud protection monitoring
- Dispute process available

Consumer Reviews & Protection Warnings

Option 4: Payday Loan

Customer Reviews



★☆☆☆☆

"I paid fee after fee and still owed the same amount."



★☆☆☆☆

"The due date was too soon. I had to roll it over."



★★☆☆☆

"Fast cash, but expensive."

Consumer Protection Agency Observations

- There is an extremely high effective APR.
- Short repayment timelines increase rollover risk.
- Some lenders rely on repeat borrowing.
- Fee stacking can occur.
- Not all lenders are subject to the same regulatory protections.
- It may require direct access to the borrower's bank account.

To apply, Kai must provide the following:

- Full legal name
- Address
- Date of birth
- Bank account number
- Post-dated check or automatic withdrawal authorization
- Proof of income

Payday Loan Data Practices:

- Direct access to bank account
- May withdraw automatically
- May sell or transfer debt to collection agencies

Case Study Resolution

Kai has done the research, run the numbers, and examined the fine print. The decision is close but not clear. Before committing, Kai has one final move: convene a panel of financial advisors (the **Credit Crossroads Advisory Panel**) to review all the evidence and deliver a professional recommendation.

That panel includes you!

Your job is to:

- Weigh the evidence across all four analytical lenses (credit structure, financial reputation, debt survivability, and consumer protection).
- Identify the option that best protects Kai's money, credit, and long-term financial flexibility.
- Deliver one clear, evidence-based recommendation that your group can defend.

Remember, your job is NOT to:

- Identify the option with the lowest monthly payment.
- Identify the option that is fastest or most convenient to obtain.
- Make a recommendation based on personal preference or instinct.



Case Question:

What is the safest and most financially protective way for Kai to purchase a \$1,500-required laptop without creating long-term financial harm?