

```
globals [  
    bankmoney-requested  
    reservebank  
    bankdepo  
    bankloan  
    xmax  
    ymax  
    wealthy  
    unaffordable  
    moderate  
    maxincome  
]
```

```
turtles-own [  
    currentlysaving  
    money-requested  
    amountinwallet  
    temporaryloan  
    wealth  
    user  
]
```

```
to setup  
    clear-all  
    initialize-settings  
    create-turtles people [turtlessetup]
```

```
classpoll  
banksetup  
set xmax 500  
set ymax (2 * totalmoney)  
reset-ticks  
end
```

```
to initialize-settings  
set wealthy 0  
set unaffordable 0  
set moderate 0  
set maxincome 10  
end
```

```
to turtlesetup  
set shape "person"  
setxy random-xcor random-ycor  
set amountinwallet (random 2 * maxincome)  
set currentlysaving 0  
set money-requested 0  
set wealth 0  
set user -1  
get-color  
end
```

```
to banksetup  
set bankmoney-requested 0  
set reservebank 0
```

```
set bankdepo 0
set bankloan 0
end
```

```
to go
  ask turtles [runbusiness]
  ask turtles [
    remainingbalance-books
    get-color
  ]
  summarybalance
  classpoll
  tick
end
```

```
to classpoll
  set wealthy (countturtles with [currentlysaving > maxincome])
  set unaffordable (countturtles with [money-requested > maxincome])
  set moderate (countturtles) - (wealthy + unaffordable)
end
```

```
to runbusiness
  rt random 360
  fd 1
```

```
to remainingbalance-books
```

```

ifelse (amountinwallet < 0)
[ifelse (currentlysaving >= (- amountinwallet))
  [draw-money (- amountinwallet)]
  [if (currentlysaving > 0)
    [draw-money currentlysaving]
    set temporaryloan bankloan
    ifelse (temporaryloan >= (- amountinwallet))
      [takingloan(- amountinwallet)]
      [takingloantemporaryloan]
  ]
]
[depositiinsavings amountinwallet]

```

```

if (money-requested > 0) and (currentlysaving > 0) [
  ifelse (currentlysaving >= money-requested)
    [draw-money money-requested
      payloan money-requested]
    [draw-money currentlysaving
      payloan amountinwallet]
]
end

```

```

to summarybalance
  set bankdepo sum [currentlysaving] of turtles
  set bankloan sum [money-requested] of turtles
  set reservebank ((reserves / 100) * bankdepo)
  set bankloan (bankdepo - (reservebank + bankloan))

```

end

to depositinsavings [totalamount]

set amountinwallet (amountinwallet - totalamount)

set currentlysaving (currentlysaving + totalamount)

end

to draw-money [totalamount]

set amountinwallet (amountinwallet + totalamount)

set currentlysaving (currentlysaving - totalamount)

end

to payloan [totalamount]

set money-requested (money-requested - totalamount)

set amountinwallet (amountinwallet - totalamount)

set bankloan (bankloan + totalamount)

end

to takingloan[totalamount]

set money-requested (money-requested + totalamount)

set amountinwallet (amountinwallet + totalamount)

set bankloan (bankloan - totalamount)

end

to get-color

set color white

```
if (currentlysaving > maxincome) [set color blue]
if (money-requested > maxincome) [set color orange]
set wealth (currentlysaving - money-requested)
end
```

```
to-report currentlysaving-total
  report sum [currentlysaving] of turtles
end
```

```
to-report money-requested-total
  report sum [money-requested] of turtles
end
```

```
to-report totalamountinwallets
  report sum [amountinwallet] of turtles
end
```

```
to-report totalmoney
  report sum [amountinwallet + currentlysaving] of turtles
end
```