

## Scenario-based Financial Instrument Learning Tool

**Author (s):** Peter Mahhov, Mathilde Simoni, Lachlan Pham

**Date:** 25.03.22

**Version:** 1

<b>USE CASE NAME:</b>	Take Loan	<b>USE CASE TYPE</b>  <b>Business Requirements:</b> <input type="checkbox"/>
<b>USE CASE ID:</b>	7	
<b>PRIORITY:</b>	Medium	
<b>PRIMARY BUSINESS ACTOR:</b>	User	
<b>OTHER PARTICIPATING ACTORS:</b>	<ul style="list-style-type: none"> <li>None</li> </ul>	
<b>OTHER INTERESTED STAKEHOLDERS:</b>	<ul style="list-style-type: none"> <li>None</li> </ul>	
<b>SHORT DESCRIPTION:</b>	The user decides to take out a loan in a particular timeline.	
<b>PRE-CONDITION:</b>	The system is currently in a scenario. There is at least one instance of a loan present in the scenario. There is at least one active timeline where the user does not have an unpaid loan.	
<b>TRIGGER:</b>	The user clicks on the "Take out loan" button in a specific timeline.	
<b>TYPICAL COURSE OF EVENTS:</b>	<b>Actor Action</b>	<b>System Response</b>
	<b>Step 1:</b> The user enters a number value into the 'take loan' input form	
	<b>Step 2:</b> The user clicks the 'take loan' button	<b>Step 3:</b> The system checks that the user does not have an existing loan and that entered value does not exceed maximum loan
		<b>Step 4:</b> The system updates user loan and cash details
		<b>Step 5:</b> The system displays the updated information to the user
<b>ALTERNATE COURSES:</b>	<b>Step 4 and 5:</b> If the amount entered does exceed the maximum loan value, the system displays the error message "Amount entered exceeding the limit". If the user has an existing loan, the system displays the error message "Maximum of one concurrent loan allowed".	
<b>CONCLUSION:</b>	The user receives money in the timeline where the loan was taken. As long as the user still has unpaid debt, they cannot take a new loan; unpaid debt increases proportionally to the interest after every turn.	
<b>POST-CONDITION:</b>	The system has updated the user cash and debt in the chosen active timeline.	
<b>BUSINESS RULES:</b>	N/A	
<b>IMPLEMENTATION CONSTRAINTS AND SPECIFICATIONS:</b>	N/A	
<b>ASSUMPTIONS:</b>	N/A	
<b>OPEN ISSUES:</b>	N/A	