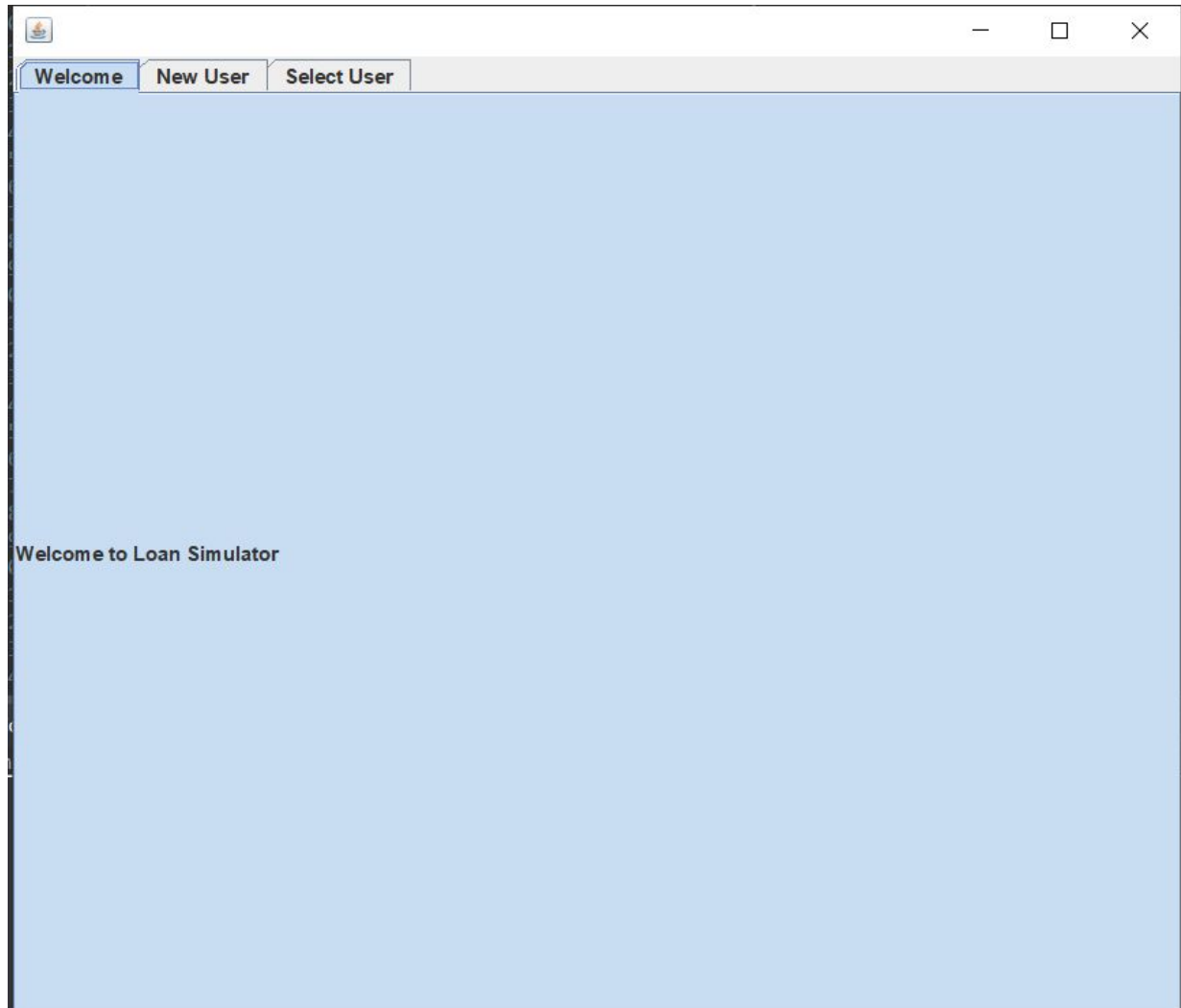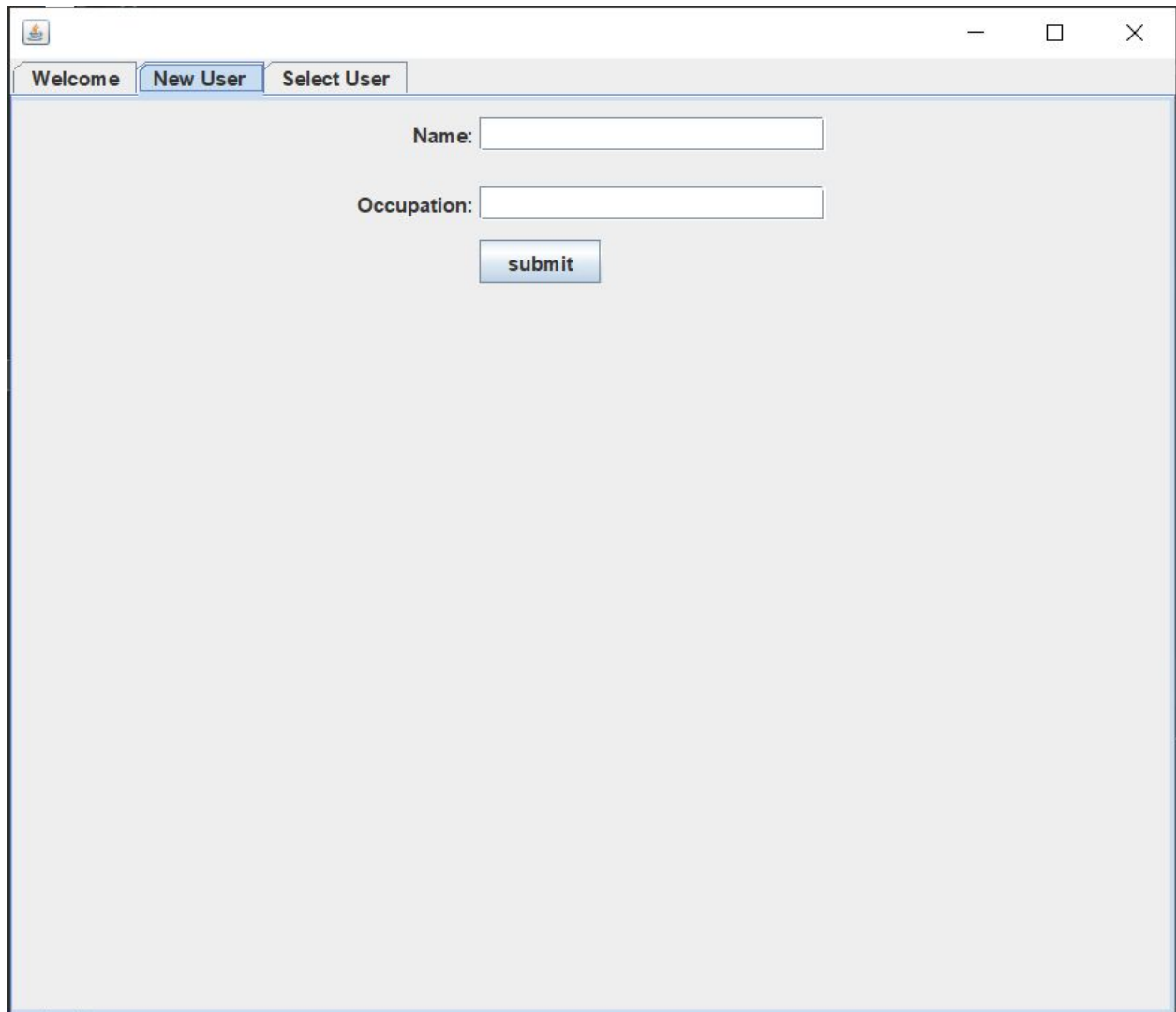# Welcome to Loan Simulator Readme

Once you pull the project from github. Open the project folder on eclipse. Right click on src/Main.java and run it.

This is the welcome screen. Click on "new user" tab if you want to create new customer. Click on "select user" tab if you want to select existing user. (Note that the program will save a file named "Customer" onto your desktop. You can delete this file after using our app.)

New User

You can create a user by providing a name and occupation and click "submit". Once created, the new user is available for selection in "select user" tab. Once you selected a user. "Loan application" tab and "Select Loan" tab will show up.

Loan Application

Fill up the form as shown in this screen. For now, all information are required. Then click "Apply" when finished.

Loan Amount: How much you would like to borrow from the bank

Loan Duration: For how long do you want to borrow a loan from the bank

Annual Income: Your annual income

How many months ago since you last failed to pay your financial obligation?:
It can be approximate as it depends on your memory. If you have always paid all your obligations on due, please choose "0"

How much do you use your credit card per month on average?:
It asks your monthly average credit card amount usage

What is your credit card limit?: This is your monthly credit card limit
How many months ago was your first credit card approved?:
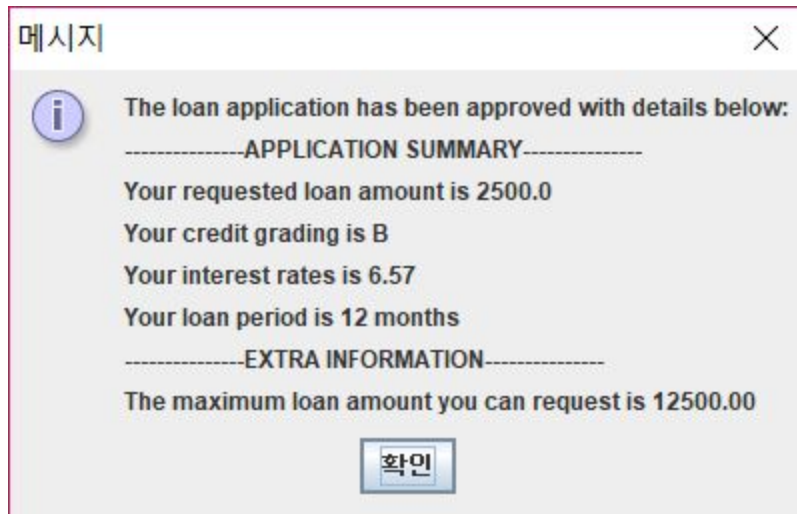This asks when your first account was open

How many times did you make inquiry the bank about loan application in the last 6 months? (# of times):
This asks how many times you went to the bank to ask for the loan in the last 6 months

How many credit card accounts, check card accounts, existing loan accounts?: As the question suggests

What is your job status?: It asks whether you work for FT, PT or Unemployed

How long have you been working in your current or previous job?: It asks for the length of your employment. If it less than 1 year, please pick "1".

Once you input all the required information, then the summary window will pop up.

Select Loan

You can select the approved loan here. The details of the loan will be displayed.

Payment Analyzer

Select the year of payment and month of payment and the amount of payment you want to make as below. Then click "Analyse" This will prompt the program to calculate how much you would have paid back up to this point and/or calculate how much you must pay back in the subsequent months after the month that the user has chosen. There are three cases for which there are three messages:

Case 1: when user inputs amount(amountWillingToPay) that is greater than the total amount due for the whole loan period, return message 1.

Case 2: when user inputs amount(amountWillingToPay) that is greater than the total amount due for the selected installment number but is less than the total amount due for the whole loan period, return message 2.

Case 3: when user inputs amount(amountWillingToPay) that is less than the total amount due for the selected installment number, return message 3.

Then, it will calculate the amount due and display it.

| Welcome | New User | Select User | Loan Application | Select Loan |

Loan Id: 1, loan principal: 5000.0 ▼

Loan ID : `1`

Principal : `5000.0`

Loan Period : `36`

Interest rates: `14.79`

Credit Grading : `B`

--------------------------PAYMENT ANALYZER------------------

Message ✕

ⓘ You have paid 500.0 out of 104762.50 that is due.

OK