Consumers

Core Attributes:

Salary – normally distributed

Expenses – normally distributed

(Salary – expenses) is net positive.

Shocks – come in the form of random small and large shocks.

(Salary – expenses – disasters) Net positive amount is calculated monthly and deposited in cBank. If no cBank, net is saved as “cash”

If this is a net negative amount, savings or cash is withdrawn from consumer’s account. If the consumer does not have enough to cover deficit, consumer goes bankrupt. Upon bankruptcy, a consumer’s account is deleted from his/her cBank.

Interactions Handled:

Consumers adding cBank accounts is handled here. cBank.addAccount() is only called from this object.

Consumers leaving cBank accounts is handled here. cBank.removeAccount() is only called from this object.

Consumers withdraw savings from cBank is handled here. cBank.withdraw() is only called from here.

Consumers deposit savings into cBank is handled here. cBank.deposit() is only called from here.

Scheduled Methods:

Consumers have their net amounts calculated and withdraw from cBank account if deficit. This is the last basic scheduled method to be called. It could cause a cascading effect of bankruptcies. Scheduling this method last may cause cBanks to make loans they should not make during the tick, but before this method is called.

To do:

How do I have consumers search for cBanks to join?

Possible changes:

Consumers can only have one cBank account total.

Consumers do not borrow money.

Exogenous streams of income/expenses.