## Scenario A

Julie just got her college diploma and will be starting her first job soon. She would like to be able to take a car to work, which is 20 km away. Given that she will be driving mostly in the city (average of $1000 \mathrm{~km} / \mathrm{month}$ ), she would like a car that is easy to park. She does not want monthly payments that are too high, given that she has to repay her student loans. She is also looking for a vehicle that is good on gas. She has saved $\$ 1000$ to buy a car and has no vehicle to trade in.

## Scenario B

Leo has a job in the city but lives in the country. He drives roughly 3000 km a month. He is looking for a vehicle to get to work and to transport his snowmobile in the winter. He does not want to spend too much money. He is prepared to do the vehicle maintenance himself, as he is mechanically inclined. He also has a vehicle with a trade-in value of $\$ 2500$.

## Scenario C

Mackenzie runs his own courier company. He therefore needs a vehicle with a lot of cargo space. He drives roughly 2000 km a month. His vehicle's trade-in value is $\$ 3000$.

## Scenario D

Lisa and Benjamin are married with three children. Their vehicle, which has a $\$ 4500$ trade-in value, no longer meets their needs. They would like a vehicle that is big enough for the entire family and the kids' sports equipment. For them, vehicle safety and reliability are the most important features. The family drives around $3000 \mathrm{~km} /$ month, including getting Lisa and Benjamin to and from work and taking the children to their various activities.

## Scenario E

Annika is attending a post-secondary institution. She would like to purchase her first vehicle to get from school to work four times a week. She estimates she travels around $100 \mathrm{~km} /$ week. Annika wants to keep her monthly and insurance payments as low as possible. Her friend is a mechanic and could help her with vehicle maintenance. Annika has only saved $\$ 500$, which she will use as a down payment.

## Scenario F

Chloe wants to purchase a vehicle with all the available technological options. Given that she takes the bus to work, she will only use her vehicle to go shopping and to visit her family, about $40 \mathrm{~km} /$ week. She is not interested in doing a lien search, diagnostic test, or safety inspection.

## Scenario G

Coralie has been retired for 15 years. She travels around $800 \mathrm{~km} /$ month between the city and her cottage. She is looking for a reliable vehicle with a warranty. She always takes her vehicle into the dealership for maintenance and repairs. She has nothing to offer as a trade-in because she leased her last vehicle.

## Scenario H

Heidi has a poor credit score. She just started a new job after being on social assistance for two years. There is no bus or other means of transportation to take her to work, so she needs a vehicle. Unfortunately, no dealership or financial institution will give her a loan.

