



Johnny is in his 3rd year and is looking for a credit card to start building his credit. Johnny is very good at making sure all of his bills are paid in a timely manner.



Cassandra is planning to study abroad for her 4th year. She may need to carry forward a balance on a monthly balance should an emergency situation arise during her travels



Tim is a recent graduate that landed a job with a consulting firm that requires him to travel on a regular basis.