



Real estate agents in the rental market or first-time landlords

# PROCESS: RENTAL APPLICATIONS

Content

- Welcome
- Navigation
- Learning objectives
- Screen rental applications
- Screen credit criteria
- Verify income
- Approval status
- Assessment

Completion Time 30 minutes

## Learning Objectives

Order and define the steps and the documents of the application process.

Interpret credit history.

Calculate forecasted income.

Apply best practices when communicating a decision.

## STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Directions:

- Use Classic Player in Storyline
- Use custom color scheme for shapes throughout; white font on colored background/ black font on white background
- Use Calibri font for all titles and Open Sans for all callouts
- If text in a callout is too long to display at once, fade-out/fade-in text and arrange sequentially on timeline; do not use scrolling text in callouts
- Seekbar is visible and controllable for learner on all slides; Menu is “free”
- Slide numbers with letters (ex 1.3a) indicate layers for the corresponding slide number
- All audio files created through Wellsaid Labs
- Source similar assets to descriptions given throughout the storyboard
- Comments are enabled for feedback
- Feedback will be used to make changes/revisions for the next review cycle



Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
1.1	<p>Approval Process: <b>Rental Applications</b> on left of the slide centered.</p> <p>Background picture relating to real estate.</p> <p>Custom top and bottom border using custom color scheme.</p> <p>Begin button to the right of slide centered.</p>	<p>Approval Process: <b>Rental Applications (title)</b></p>	<p><b>VO</b> <i>[Welcome to the Approval Process Rental Applications course. Completion of this course will enable first time landlords or commercial agents to determine if a client would make for a suitable renter. If you would like to review the navigation tools for the course, click navigation tools above or click begin to get started.]</i></p>	<p>Custom BEGIN button will appear at the end of narration. It will advance user to slide 1.2</p> <p>Next and previous buttons are hidden.</p>
1.2	<p>Text is displayed in rectangles of the color pallet.</p> <p>Images depicting tools enhance the layout of the slide.</p>	<p><b>Navigation Instructions (title)</b></p> <p>Welcome! Before we get started, let’s make sure you understand your navigation tools.</p> <p>Click here to move to the <i>next</i> slide.</p>	<p><b>VO</b> <i>[Welcome! Before we get started, let’s make sure you understand your navigation tools.]</i></p>	<p>Text is present when slide begins and arrows appear pointing to next, previous, volume and slider bar buttons. Text is contained in rectangles with borders near each arrow.</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
		<p>Click here to return to the <i>previous</i> slide.</p> <p>Control the <i>volume</i> of the player here.</p> <p>Control the slider bar here.</p>		<p>Next button takes user to learning objectives 1.4</p>
1.3 (base layer)	<p>Real estate photo centered on left of the slide.</p> <p>Rectangles appear on the right containing layer text.</p>	<p><b>Learning Objectives (title)</b></p> <p>Screen Rental Applications</p> <p>Screen Credit Criteria</p> <p>Verify Income</p> <p>Inform Applicant</p>	<p><b>VO</b> [<i>The learning objectives for this course are based upon the four categories you see on the screen.</i>]</p>	<p>Four rectangular shapes appear on the right of the slide containing each of the following phrases: Screen Rental Applications Screen Credit Criteria Verify Income Inform Applicant</p> <p>Slide auto advances to next layer when audio ends on this slide. There is an illustration beside each phrase. The illustrations begin and end throughout the timeline, but text floats in from the right for a duration of 1.25 seconds.</p>
1.3a (Learning objective defined) Hidden from menu	<p>Objective 1- will be situated on the left side of the slide.</p> <p>Icons relating to each objective appear to the right of the objectives.</p>	<p><b>Learning Objectives (title)</b></p> <p><b><u>Objective 1</u></b></p> <p>You will <b>order</b> and <b>define</b> the steps and documents of the application process.</p>	<p><b>VO</b> [<b><u>Objective 1</u></b></p> <p><i>You will order and define the steps and documents of the application process.</i>]</p> <p><b>VO</b> [<b><u>Objective 2</u></b></p>	<p>Next button is visible on this layer.</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
	Objective 1 top left. Objective 2 bottom left. Objective 3 top right. Objective 4 bottom right.	<p><b>Objective 2</b> You will <b>interpret</b> credit history to make an informed decision.</p> <p><b>Objective 3</b> You will be able to correctly <b>calculate</b> the applicant’s forecasted income <b>factoring</b> the number of household individuals compared to expenses.</p> <p><b>Objective 4</b> You will <b>identify</b> the documents to properly <b>verify income</b>.</p>	<p><i>You will interpret credit history to make an informed decision.]</i></p> <p><b>VO [Objective 3</b> <i>You will be able to correctly calculate the applicant’s forecasted income factoring the number of household individuals compared to expenses.]</i></p> <p><b>VO [Objective 4</b> <i>You will identify the documents to properly verify income.]</i></p>	
2.1	<p><b>Lily- Real Estate Consultant</b></p> <p>Avatar- select an avatar to represent <b>Lily</b> (an expert in real estate). She is on the left side of the screen with a callout.</p> <p>A photo representing real estate is to the right of the callout.</p>	<p><b>Lily- Real Estate Consultant</b></p> <p><b>Hello! My name is Lily. I will help you throughout your learning session.</b></p>	<p><b>VO [Hello! My name is Lily. I am a veteran real estate consultant with more than twenty years of experience. I will help you throughout your learning session. Click NEXT to learn more.]</b></p>	<p>Callout remains on the screen throughout narration.</p> <p>Create new voice for Lily’s character.</p>
2.2 (base layer)	<p>Lily is on the left of the slide facing forward with hands on hips.</p> <p>Centered on the slide is a large rectangle with five pictures used as custom buttons to reveal five layers. Icon pictures represent money,</p>	<p><b>Screen Rental Applications</b> (title)</p> <p>Click each picture below to learn more.</p>	<p><b>VO [Screening rental applications is an important first step in the decision process. Click each picture below to learn more about the application screening process.]</b></p>	<p>Base layer is hidden after learner clicks on any picture.</p> <p>Normal, visited and hover states for all buttons.</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
	paperwork, history, criminal, and a residence.			
2.2a (proof of income layer) Hidden from menu	<p>Three rectangles are stacked on the bottom of the slide containing: employment offer letters, Most recent years tax record, and Most recent pay stub and or bank statement.</p> <p>Video of clocks with moving hands plays continuously above the three rectangles.</p> <p>Images relating to money are used to enhance design.</p>	<p><b>Proof of Income</b> (title)</p> <p>... employment offer letters, most recent years tax record, most recent pay stub and or bank statement.</p>	<p><b>VO</b> <i>[Instruct applicants to take their time and complete the application accurately, as this information is used to qualify or disqualify them through the process.</i></p> <p><i>Examples may include, but are not limited to... employment offer letters, most recent years tax record, most recent pay stub and or bank statement.]</i></p>	<p>Next button is hidden on this layer.</p> <p>Bag of money flies in when narrator says "Examples may..."</p> <p>Custom RETURN button appears at the end of the timeline on this layer that returns learner to the base layer.</p> <p>... employment offer letters, most recent years tax record, most recent pay stub and or bank statement. <b>These fly in for a duration of 0.75 seconds and are timed with the narration.</b></p>
2.2b (screening policies layer) Hidden from menu	<p>Photo representing bias is on screen to the right of the slide when timeline starts on this layer.</p> <p>Policies will appear on the left of the slide.</p>	<p><b>Screening Policies</b></p> <p>It is important to remember that screening policies:</p> <ul style="list-style-type: none"> <li>● <b>Not</b> discriminate</li> <li>● Be <b>consistent</b></li> <li>● <b>Written authorization obtained</b></li> </ul>	<p><b>VO</b> <i>[It is important to remember that screening policies:</i></p> <ol style="list-style-type: none"> <li><i>1. Cannot be discriminatory.</i></li> <li><i>2. Must be consistent for all applicants.</i></li> <li><i>3. Obtain written authorization to check</i></li> </ol>	<p>Same custom button to return learner to base layer.</p> <p>Next button is hidden on this layer.</p> <p>NOT symbol flies in over photo when narrator says, "Cannot</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

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		<ul style="list-style-type: none"> <li>Follow <b>all laws</b></li> </ul>	<p><i>references, credit history and employment.</i></p> <p><b>4. Follow all laws governing the screening process.]</b></p>	<p>be discriminatory.”</p> <p>Duration 1.5 seconds.</p> <p>Screening policies are revealed timed with narration.</p>
2.2c (rental history layer) Hidden from menu	<p>Two rectangular shapes spanning the width of the slide contain text content.</p> <p>Images containing stacks of paperwork or other related images to enhance learning.</p>	<p><b>Rental History</b></p> <p>(Rect. 1) <b>Applicant must provide proof of rental history.</b></p> <p>(Rect.2) <b>You MUST verify no prior evictions.</b></p>	<p><b>VO</b> <i>[Applicant must provide proof of rental history. Written records, such as prior lease agreements are acceptable. Be certain the record contains the contact information of the prior landlord. Eviction records are available with local county and state agencies. You MUST verify no prior evictions.]</i></p>	<p>Same custom button to return learner to base layer.</p> <p>Next button is hidden on this layer.</p> <p>Verified stamp of approval flies in when narrator states, “You MUST verify no prior evictions.”</p>
2.2d (criminal background layer) Hidden from menu	<p>Two rectangular shapes contain text content at the top and bottom of the slide.</p> <p><b>Inform the applicant of the check</b> <b>Obtain written authorization</b> <b>Not deny based solely upon an arrest</b></p> <p>Is not included in the text boxes, but fly in independently</p>	<p><b>Criminal Background</b> (title)</p> <p>(Rect.1) <b>Before any review or check is conducted you MUST:</b></p> <p><b>Inform the applicant of the check</b></p> <p><b>Obtain written authorization</b></p> <p><b>Not deny based solely upon an arrest</b></p> <p>(Rect. 2) <b>You MUST verify no prior felony convictions.</b></p>	<p><b>VO</b> <i>[Criminal Background Before any review or check is conducted you MUST:</i></p> <p><i>Inform the applicant of the check</i></p> <p><i>Obtain written authorization</i></p> <p><i>Not deny based solely upon an arrest</i></p> <p><i>Criminal records are available with local county and state agencies. You MUST verify no prior felony convictions. An arrest record may be used to help determine application approval.]</i></p>	<p>Same custom button to return learner to base layer.</p> <p>Next button is hidden on this layer.</p> <p>Two red arrows appear simultaneously when narrator states, “You must verify no prior felony convictions” pointing to the text- <b>Not deny based solely upon an arrest.</b></p> <p><b>Text is revealed timed with narration.</b></p>

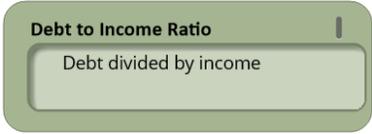
STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
2.2e (verify residency status layer) Hidden from menu	Picture of a passport inside of a rectangular shape.  Stop sign lands inside of rectangle on the right in the open space, all text is left aligned within the boarder of the rectangle.	<b>Verify Residency Status</b> (title)  <b>Verify legal residence by using one of these forms of ID:</b> <b>Birth certificate or US passport</b> <b>Naturalization certificate</b> <b>Permanent resident card or green card</b> <b>A passport or visa from a native country</b> <b>An I-94 form</b>  Improper or invalid ID can be a reason to REJECT an application!	<b>VO</b> [ <i>Verify Residency Status</i>  <i>Verify legal residence by using one of these forms of ID</i> ]  <b>VO</b> [ <i>Improper or invalid ID can be a reason to REJECT an application!</i> ]  <i>Click next to proceed.</i>	Next button is revealed when timeline ends on this layer. Next button takes learner to knowledge check directions.  <b>Stop sign containing:</b> Improper or invalid ID can be a reason to REJECT an application! appears timed with narration at 19 seconds on the timeline.
2.3 Knowledge check directions	Lily, on the left of the slide facing forward with arms out to sides.  Background of slide denotes money and is set to 90% transparent.  Callout with Lily's text.	(Lily callout) Wow! That is a lot of paperwork to consider. Let's make sure you understand before learning more!	<b>VO (Lily)</b> [ <i>Wow! That is a lot of paperwork to consider. Let's make sure you understand before learning more!</i> ]  <b>VO (Narrator)</b> [ <i>On the next slide you will have an opportunity to check your skills. Click NEXT when you are ready to begin.</i> ]	Callout with Lily's text disappears when she has finished speaking.  Checkmark flies into lower right of the slide and text appears timed with narration. Check mark grows for a duration of 5 seconds.
2.4 KC multiple choice Hidden from menu	Background of slide denotes money and is set to 90% transparent.	What type of documentation could be used to provide proof of income?  Driver's License  Most recent year's tax record (CORRECT)  Past lease agreement	<b>VO</b> [ <i>What type of documentation could be used to provide proof of income?]</i>	Feedback provided as correct or incorrect when user submits answer choice.

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

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		Number of vehicles		
3.1 Screen Credit Criteria 1 (base layer)	<p>Lily facing forward with arms out to sides in the middle of slide. Callout contains: "Compliance to strict credit reporting standards requires that landlords understand the law."</p> <p>Two custom buttons representing balance</p>	<p><b>Screen Credit Criteria (title)</b></p> <p>Fair Credit Reporting Act (FCRA)</p> <p>Fair and Accurate Credit Transaction Act (FACTA)</p> <p>Compliance to strict credit reporting standards requires that landlords understand the law</p>	<p><b>VO</b> <i>[Compliance to strict credit reporting standards requires that landlords understand the law. Click the Fair Credit Reporting Act to get started.]</i></p>	<p>Next button is hidden when the timeline starts.</p> <p>Custom buttons (2) reveal the layers for FCRA and FACTA.</p> <p>Normal, visited and hover states for all buttons.</p>
3.1a FCRA layer Hidden from menu	<p>Five rectangles will be used to contain the content. The largest is centered at the top of the slide.</p> <p>Illustrations relating to: Consumer report Signatures Envelope Stack of paperwork</p> <p>Quality control icon on top right of the slide.</p>	<p><b>Fair Credit Reporting Act (FCRA)</b></p> <p>A law that identifies regulations for checking a prospective resident's credit history</p>	<p><b>VO</b> <i>[Fair Credit Reporting Act (FCRA)</i></p> <p><i>FCRA is a law that identifies regulations for checking a prospective resident's credit history</i></p> <p><i>It informs the applicant of consumer report request</i></p> <p><i>FCRA obtains authorization signatures</i></p> <p><i>It provides Adverse Action letters</i></p> <p><i>FCRA maintains records]</i></p>	<p>Next button is hidden when the timeline starts.</p> <p>Custom button to return user to base layer.</p> <p>Illustrations relating to: Consumer report Signatures Envelope Stack of paperwork Will appear following a motion path to the center of the screen for a duration of 2.5 seconds per illustration, timed with the audio.</p>
3.1b FACTA layer Hidden from menu	<p>One large rectangle centered towards the top of the slide containing: <b>FACTA broadens the FCRA by extending allowable types of consumer reports</b></p>	<p>FACTA broadens the FCRA by extending allowable types of consumer reports and requiring notice for adverse actions</p>	<p><b>VO</b> <i>[FACTA broadens the FCRA by extending allowable types of consumer reports and requiring notice for adverse actions</i></p>	<p>Next button is hidden when the timeline starts.</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

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	<p><b>and requiring notice for adverse actions</b></p> <p>Three smaller rectangles aligned in a row contain the rest of the text and illustrations.</p> <p>Illustrations relating to: Security, proof, and fraud appear on the slide.</p>	<ul style="list-style-type: none"> <li>• Security</li> <li>• Proof</li> <li>• Fraud</li> </ul>	<p><i>It maintains the security of all files containing personal identifying information and it informs the applicant of consumer report request</i></p> <p><i>FACTA provides proof and support when supplying collection accounts to credit bureaus</i></p> <p><i>Finally, it responds correctly to fraud alerts and file blocks]</i></p>	<p>Next button appears at the end of narration on this layer.</p> <p>Next button takes learner to next slide.</p> <p>Rectangles with text fly in timed with the narration.</p> <p>Certified stamp lands just below PROOF when narration ends.</p>
<p>3.2 Screen Credit Criteria 2</p>	 <p>Four rectangles like the one shown above.</p> <p><b>Higher credit score = lower risk</b></p>	<p><b>Screen Credit Criteria (title)</b></p> <p>Typical Credit Criteria <b>must</b> include one of the following calculations.</p> <p><b>Debt to Income Ratio</b> Debt divided by income</p> <p><b>Rent to Income Ratio</b> Rent divided by income</p> <p><b>Acceptable Accounts Ratio</b> No tradelines or No Record = <b>NO CREDIT HISTORY</b></p> <p><b>FICO Score</b> Numerical score received from credit bureau</p> <p><b>Higher credit score = lower risk</b></p>	<p><b>VO</b> <i>[Typical Credit Criteria must include one of the following calculations. Take a moment to learn each type of calculation. Click next when you have finished.]</i></p>	<p><b>Higher credit score = lower risk</b></p> <p>Flies in from the bottom, located just below the four rectangles, for a duration of 2 seconds when the narration ends.</p> <p>Next button takes learner to next slide.</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

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4.1 Income Verification (base layer)	<p>Large rectangle in middle of page with four rectangles above acting as a tabbed interaction. Slide background depicts money.</p> <p>A dollar sign image is centered in the middle of the large rectangle</p>	<p><b>Income Verification (title)</b></p> <p>Pay Stub Bank Statement Tax Other</p>	<p><b>VO</b> <i>[Verification of income can happen through multiple forms of documentation.</i></p> <p><i>Click on each tab to learn about each form of documentation.]</i></p>	<p>Next button is hidden when timeline starts on this slide. Dollar sign entrance animation swivels for a duration of 1.5 seconds from the bottom.</p> <p>Custom buttons: (Pay Stub, Bank Statement, Tax, Other) have hover and visited states.</p>
4.1a (Pay stub layer) Hidden from menu	Slide appears as a shadow box below the title banner. Same rectangular tabbed interaction as base layer appears inside of the shadow box.	<p><b>Pay stubs (tab)</b></p> <p><b>is the most common form of proof of income.</b></p> <p>ask for the applicant's <b>most recent pay stubs</b></p>	<p><b>VO</b> <i>[A pay stub, which most people who work corporate jobs receive at the end of each pay period, is the most common form of proof of income. Be sure to ask for the applicant's most recent pay stubs, so you can verify that they are still at that job and receiving that income and confirm their monthly earnings.]</i></p>	<p>Next button is hidden when timeline starts on this slide.</p> <p>Same buttons as base layer reveals each layer when user clicks the corresponding tab.</p> <p>A stack of cash floats up from the bottom for a duration of 1.5 seconds approximately 4 seconds after narration begins.</p>
4.1b (Bank Statements layer) Hidden from menu	Slide appears as a shadow box below the title banner. Same rectangular tabbed interaction as base layer appears inside of the shadow box.	<p><b>Bank Statements (title)</b></p> <ul style="list-style-type: none"> <li>• Applicant's deposits, withdrawals, and bank balance</li> <li>• Ask for a few months of bank statements</li> </ul>	<p><b>VO</b> <i>[A bank statement records an applicant's deposits, withdrawals, and bank balance. This is a good option for applicants who are not employed, are self-employed, and/or who don't receive</i></p>	<p>Next button is hidden when timeline starts on this layer.</p> <p>Same buttons as base layer reveals each layer when user clicks the corresponding tab.</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
			regular pay stubs. If you ask for a few months of bank statements, you should be able to get a good view of whether an applicant has a steady enough income to meet your requirements.]	An image of a financial institution floats up from the bottom for a duration of 1.5 seconds approximately 9 seconds after narration begins.
4.1c (Tax layer) Hidden from menu	Slide appears as a shadow box below the title banner. Same rectangular tabbed interaction as base layer appears inside of the shadow box.	<p><b>Tax Documents (title)</b></p> <p><i>Tax returns</i></p> <p><i>W2 form</i></p> <p><i>1099 form</i></p>	<p><b>VO</b> <i>[Tax returns- An applicant can offer up their most recent tax returns to show their unearned income as well as income history.</i></p> <p><i>W2 form- The W2 tax form is a document that the government uses to verify income and will show an overview of an applicant's income from the previous tax year.</i></p> <p><i>1099 form- The 1099 form is an income form for miscellaneous income, which means it's likely the income form a self-employed or freelancer applicant will provide.]</i></p>	<p>Next button is hidden when timeline starts on this layer.</p> <p>Same buttons as base layer reveals each layer when user clicks the corresponding tab.</p> <p>On screen text floats in timed with narration.</p> <p>An image of a tax document floats up from the bottom for a duration of 1.5 seconds approximately 7 seconds after narration begins.</p>
4.1d (Other layer) Hidden from menu	Slide appears as a shadow box below the title banner. Same rectangular tabbed interaction as base layer appears inside of the shadow box.	<p><b>Other forms (title)</b></p> <p><i>Employer letter</i></p> <p><i>Unemployment documentation</i></p>	<p><b>VO</b> <i>[Employer letter- An applicant can ask their employer to write them a letter verifying their income and their tenure at the company.</i></p>	<p>Next button is hidden when timeline starts on this layer.</p>

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			<p><i>Unemployment documentation- If a prospective tenant isn't currently working but is receiving unemployment benefits from the government, they should have documentation detailing how much they are collecting in unemployment to show that they have income on a regular schedule.]</i></p>	<p>Next button is revealed at the end of slide timeline. Next button advances user to next scene.</p> <p>Same buttons as base layer reveals each layer when user clicks the corresponding tab.</p> <p>An image of unemployment floats up from the bottom for a duration of 1.5 seconds timed when narrator says "Unemployment documentation"</p>
5.1 Approval Scenario	<p>Lily is seated at a desk typing on a computer keyboard.</p> <p>Information provided by Lily will appear in a rectangle to the right of the desk.</p>	<p>Callout with Lily's text appears in time with VO.</p> <p>Information verified by me:</p> <ul style="list-style-type: none"> <li>● Client has been employed by Company Z for 3 years and has most recent pay stub documentation</li> <li>● Client has 1 prior arrest record (misdemeanor offense)</li> <li>● Client is a single father with two dependent children that reside with him full time</li> <li>● Credit score (FICO) 672</li> <li>● Income: \$60,000 per year</li> <li>● W2 Form verifies taxable income</li> </ul>	<p><b>VO (Lily)</b> <i>[I have collected all the necessary documentation from a prospective client. Please help me determine whether you would approve, deny, or approve with conditions.]</i></p> <p><b>VO (narrator)</b> <i>[Consider all the information that the client has provided. Help Lily by deciding if you would approve the lease. Click next when you have made an informed decision.]</i></p>	<p>Next button is disabled when timeline starts.</p> <p>Next button is visible when narration ends on this slide and advances the user to Approval Status.</p> <p>Rectangle with all verified information appears in sync with narrator.</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
		<ul style="list-style-type: none"> <li>Client has provided US Birth certificate</li> <li>Application is for a two-bedroom apartment unit leasing for\$2,200 per month</li> </ul>		
5.2 Approval Scenario Results	<p>Same rectangle as 5.1</p> <p>Lily is standing to the left of the slide with her arm outstretched towards the rectangle.</p>	<p>Information verified by me:</p> <ul style="list-style-type: none"> <li>Client has been employed by Company Z for 3 years and has most recent pay stub documentation</li> <li>Client has 1 prior arrest record (misdemeanor offense)</li> <li>Client is a single father with two dependent children that reside with him full time</li> <li>Credit score (FICO) 672</li> <li>Income: \$60,000 per year</li> <li>W2 Form verifies taxable income</li> <li>Client has provided US Birth certificate</li> <li>Application is for a two-bedroom apartment unit leasing for\$2,200 per month</li> </ul>	<p><b>VO</b> (Lily) <i>[The prospective client would be approved for a lease. The factors that helped me determine this are: his FICO score is in a good range, he has been employed at Company Z for a reasonable amount of time, he is a legal resident, and his income compared to expenses fall in an acceptable range. The client does have a prior arrest, but since it was a misdemeanor offense, and he has custody of his children, the arrest does not warrant disqualification.]</i></p>	<p>Next button is visible.</p>
5.3 Sample Conversations (base layer)	<p>Lily is in the center of the slide with arms raised triumphantly.</p> <p>Callout to the left of Lily.</p> <p>Yes, no and maybe are stacked on top of each other to the right of Lily.</p>	<p><b>Approval Status (title)</b></p> <p>Callout: YES! You did it!</p> <p>Yes</p> <p>No</p>	<p><b>VO</b> (Lily) <i>[YES! You did it! Click on the images to the right to hear a sample conversation you may have with a perspective client to inform them of your decision.]</i></p>	<p>Next button is hidden at the start of the timeline on this layer.</p> <p>Custom Yes, No and Maybe buttons reveal each slide layer.1</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
		Maybe		Normal, visited and hover states for all buttons.
5.3a (Yes layer) Hidden from menu	Lily is seated at a large desk to the right of the slide.  A large callout takes up the majority of white space on the left of the slide.	<b>Approval Status: APPROVED (title)</b>  Congratulations! You have been approved! Based upon your credit score, income verification and lack of eviction records, I am happy to offer you the opportunity to sign your lease!	<b>VO (Lily)</b> <i>[Congratulations! You have been approved! Based upon your credit score, income verification and lack of eviction records, I am happy to offer you the opportunity to sign your lease!]</i>	Next button is hidden at the start of the timeline on this layer.  Custom button to return user to base layer is revealed at the end of narration.
5.3b (No layer) Hidden from menu	Lily is seated at a large desk to the right of the slide.  A large callout takes up the majority of white space on the left of the slide.	<b>Approval Status: DENIED (title)</b>  Unfortunately, you have NOT been approved! Based upon your credit score, income verification or eviction records, I am not able to offer you the opportunity to sign a lease. I will follow up with a letter to detail the adverse actions on your record. If you are able to improve these numbers, I may be able to help in the future. Please reach out with any follow up questions you may have.	<b>VO (Lily)</b> <i>[Unfortunately, you have NOT been approved! Based upon your credit score, income verification or eviction records, I am not able to offer you the opportunity to sign a lease. I will follow up with a letter to detail the adverse actions on your record. If you are able to improve these numbers, I may be able to help in the future. Please reach out with any follow up questions you may have.]</i>	Next button is hidden at the start of the timeline on this layer.  Custom button to return user to base layer is revealed at the end of narration.
5.3c (Maybe layer) Hidden from menu	Lily is seated at a large desk to the right of the slide.  A large callout takes up the majority of white space on the left of the slide.	<b>Approval Status: APPROVED WITH CONDITIONS (title)</b>  I am reaching out to you today with an opportunity. Based upon your credit score, income	<b>VO (Lily)</b> <i>[I am reaching out to you today with an opportunity. Based upon your credit score, income verification or eviction records, I am in need of more information to make a</i>	Next button is hidden at the start of the timeline on this layer.  Next button appears at the end of narration

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
		verification or eviction records, I am in need of more information to make a decision regarding a lease. I will follow up with a letter detailing the actions needing to be addressed. If you are able to provide the requested documentation, we may be able to offer you a lease. Please respond within one week.	<i>decision regarding a lease. I will follow up with a letter detailing the actions needing to be addressed. If you are able to provide the requested documentation, we may be able to offer you a lease. Please respond within one week.]</i>	and takes learner to next slide.
6.1 KC directions	Lily is to the right of the slide, arms crossed facing forward and smiling.	<b>Quiz Directions</b> <b>You must answer 4 out of the 5 questions correctly (80%) to complete the course.</b>  <b>You may retry the quiz, if necessary.</b>	<b>VO</b> <i>[On the following slides you will encounter a series of questions to check your understanding of screening for approval status. You must answer 4 out of the 5 questions correctly (80%) to complete the course. Click next when you are ready to begin.]</i>	Next button advances user to the next slide (quiz question 1)
6.2 Drag and Drop Hidden from menu	Background of slide denotes stack of paperwork and is set to 90% transparent.	Drag the documentation tiles on the right, to the left, to match the appropriate application category.  Income verification- Employment offer letter  Legal residence- Birth Certificate or US Passport  Prior Convictions- Criminal Background Check	<b>VO</b> <i>[Drag the documentation tiles on the right, to the left, to match the appropriate application category.]</i>	Feedback provided as correct or incorrect when user submits answer choices.  Slide advances to next slide when user clicks submit.
6.3 KC Hidden from menu	MC question Same background as previous slide.	Select the statement that most accurately describes the credit screening process.	<b>VO</b> <i>[Select the statement that most accurately describes the credit screening process.]</i>	Submit Multiple choice when user clicks submit,

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
		<p>Debt to income ratio is the income divided by the debt.</p> <p>Rent to income ratio is income divided by rent.</p> <p>Acceptable accounts ratio means no tradelines or no record = no credit history. (correct)</p> <p>FICO score is a letter graded credit score.</p>		<p>slide auto advances to the next question. No feedback until review slide.</p>
6.4 KC Hidden from menu	<p>Select all question</p> <p>Same background as previous slide.</p>	<p>Select all of the forms of documentation that would allow you to properly verify income.</p> <p>Employment offer letter (correct)</p> <p>Government issued driver's license</p> <p>Most recent pay stub (correct)</p> <p>Most recent year's tax record (correct)</p>	<p><b>VO</b> <i>[Select all of the forms of documentation that would allow you to properly verify income.]</i></p>	<p>Submit select all when user clicks submit, slide auto advances to the next question. No feedback until review slide.</p>
6.5 KC Hidden from menu	<p>MC question</p> <p>Same background as previous slide.</p>	<p>The Fair Credit Reporting Act (FCRA) provides which forms of documentation? Select all that apply.</p> <p>Consumer Reports (correct)</p> <p>Adverse Action Letter(correct)</p>	<p><b>VO</b> <i>[The Fair Credit Reporting Act (FCRA) provides which forms of documentation? Select all that apply.]</i></p>	<p>Submit MC when user clicks submit, slide auto advances to the next question.  No feedback until review slide.</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
		<p>Proof of Residency Status</p> <p>Authorization Signatures (correct)</p>		
6.6 KC Hidden from menu	<p>Drag and drop to order a process</p> <p>Same background as previous slide.</p>	<p>Drag and drop the tiles to arrange the following steps in the appropriate order.</p> <p>Correct order</p> <ol style="list-style-type: none"> <li>1. Receive a completed application.</li> <li>2. Verify income and legal residency.</li> <li>3. Choose a credit history verification method</li> <li>4. Perform a credit check and criminal history check.</li> <li>5. Approve or deny the application.</li> <li>6. Call the client and inform them of the approval status.</li> </ol>	<b>VO</b> <i>[Drag and drop the tiles to arrange the following steps in the appropriate order.]</i>	<p>Submit drag and drop when user clicks submit. Slide auto advances to Quiz results slide.</p>
6.7 Results (base layer)	<p>Default Storyline results slide show percentage only.</p>	<b>Quiz Results</b> (title)		<p>Show success layer if user scores 80% or higher.</p> <p>Show failure layer if user scores below 80%</p>

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
6.7a (success layer) Hidden from menu	Large green checkmark appears to the right of the slide.  Score is centered on slide.	Your score %  Nice job, you passed! Is centered on the slide.		Layer is dimmed, allowing base layer to show through.  Review quiz button is viewable.
6.7b (failure layer) Hidden from menu	Red x appears in the center of the slide.  Score is centered on slide.	Your score %  Sorry, you didn't pass.		Review quiz button is viewable. Retry quiz button is viewable. Retry button resets results slide and jumps to 6.1.
6.8 Summary	Approximately 3/5 of the left side of the slide contains a real estate related image.  Remaining 2/5 of the slide show learning objectives	<b>Summary</b> (title)  Now you can...  (Bullet 1) Order and define the steps and documents of the application process  (Bullet 2) Interpret credit history to make an informed decision  (Bullet 3) Calculate the applicant's forecasted income compared to the number of household individuals and expenses  (Bullet 4) Apply the best practices when accepting or denying a rental application	<b>VO</b> [ <i>Now you can...</i>  <i>order and define the steps and documents of the application process</i>  <i>interpret credit history to make an informed decision</i>  <i>calculate the applicant's forecasted income compared to the number of household individuals and expenses</i>  <i>apply the best practices when accepting or denying a rental application</i> ]	Bulleted text appears in time with narration flying in from the right.

STORYBOARD- APPROVAL PROCESS: RENTAL APPLICATIONS

Slide Number	Visual/ Display	Slide Text	Narration/ Voiceover	Animations/Interactions
6.9 Congratulations	Lily is off centered, to the left of the slide with arms raised triumphantly	<b>Congratulations!</b> (title)  You did it! You are ready to determine approval status! You may now exit the course.	<b>VO</b> (Lily) <i>[You did it! You are ready to determine approval status! You may now exit the course.]</i>	Exit button.