**Please do not plagiarize**

**Introduction:**

This discussion gives you the opportunity to apply the guidelines for negative messages to help prepare you to produce your own negative message in your major assignment for this unit.

**Directions:**

Review the scenario below.  Choose 1 of the 3 messages to evaluate in a 250-word post.  Use the checklist for negative messages to help you evaluate the message.

Answer the following:

* What do you think the writer has done well?
* What could be improved and how?
* Make sure to refer to and/or cite specific language from the message you are evaluating to help support the points you make about it.

**Scenario**

**10.3 Letters for Discussion—Credit Refusal**

As director of customer service at C’est Bon, an upscale furniture store, you manage the store’s credit. Today you are going to reject an application from Frank Steele. Although his income is fairly high, his last two payments on his college loans were late, and he has three bank credit cards, all charged to the upper limit, on which he’s made just the minimum payment for the past three months. The following letters are possible approaches to giving him the news. How well does each message meet the criteria in the checklist for negative messages?

**Message 1.** Dear Mr. Steele: Your request to have a C’est Bon charge account shows that you are a discriminating shopper. C’est Bon sells the finest merchandise available. Although your income is acceptable, records indicate that you carry the maximum allowable balances on three bank credit cards. Moreover, two recent payments on your student loans have not been made in a timely fashion. If you were given a C’est Bon charge account, and if you charged a large amount on it, you might have difficulty paying the bill, particularly if you had other unforeseen expenses (car repair, moving, medical emergency) or if your income dropped suddenly. If you were unable to repay, with your other debt you would be in serious difficulty. We would not want you to be in such a situation, nor would you yourself desire it.

 Please reapply in six months.

 Sincerely,

**Message 2.** Dear Frank: No, you can’t have a C’est Bon credit card—at least not right now. Get your financial house in order and try again.

 Fortunately for you, there’s an alternative. Put what you want on layaway. The furniture you want will be held for you, and paying a bit each week or month will be good self-discipline.

Enjoy your C’est Bon furniture!

Sincerely,

**Message 3.** Dear Mr. Steele:

Over the years, we’ve found that the best credit risks are people who pay their bills promptly. Since two of your student loan payments have been late, we won’t extend store credit to you right now. Come back with a record of six months of on-time payments of all bills, and you’ll get a different answer.

 You might like to put the furniture you want on layaway. A $50 deposit holds any item you want. You have six months to pay, and you save interest charges.

You might also want to take advantage of one of our Saturday Seminars. On the first Saturday of each month at 11 AM, our associates explain one topic related to furniture and interior decorating. Upcoming topics are

 How to Wallpaper a Room February 5

Drapery Options March 6

Persian Carpets April 1

 Sincerely,