

# Be where you are

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Volume I.

Be where Gonzalo is

**Be where  
Gonzalo is**

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# Gonzalo, 25

He was born in Palma de Mallorca and has been living away from home since he was 18; Madrid, Amsterdam and Lanzarote. With an adventurous heart, he enjoys his work in the tourism sector, where he is beginning to develop professionally. Meeting friends, watching a movie, making plans, hiking, and traveling are his favourite things to do during his spare time..

Gonzalo is a person with clear ideas. He describes himself as a saver, his personality is not to spend for the sake of spending.

# A day with Gonzalo

**08:00**

I wake up and I never eat breakfast, I used to have breakfast at the hotel. I always stay 15 minutes with my cell phone. I usually check WhatsApp, Instagram and Flipboard. Then I take a shower, put on my uniform and go to work.

**08:45**

I go to work with the second-hand car that I bought in Lanzarote. It takes 10 minutes.

**09:00**

I worked at the breakfast buffet until 10:30 am. Each waiter was assigned a rank. Buffet work was very basic, picking up material when the customer finished, putting it in the cart, and setting up tables.

**10:30**

The buffet closes and customers start to leave. At this time the buffet and tables for dinner service begin to be set up.

**11:30**

Once we finished setting up the tables, we had breakfast at the buffet. We were allowed to take food from the buffet once there were no customers in the room. During this time I also covered the restaurant breaks at noon.

**13:00**

I finished working and took the opportunity to eat at the hotel. There is a staff dining room, so I didn't eat at home.

**13:30**

I would leave the hotel and go home. If the weather was good, maybe I would go to the beach.

**15:00**

I would come home and watch a movie or take a nap.

**18:30**

I was going back to work. I would go directly to the buffet for dinner and there I would do the same as for breakfast until 9:30 PM.

**22:30**

I would leave work and have dinner at the hotel.

**22:45**

If I had to work the following day, then I would go home. Since I lived in a residential area where several friends and co-workers lived, many times we would get together at someone's house to talk for a while.

**00:30**

Bed time.



How you would like to be in 5 years:

“Living in a heavenly place with my partner and traveling around the world by boat after I have won the lottery. If I do not win it, then I would like to have a job with very flexible hours and with a good salary. ”

Your perfect day:

“I would like to wake up late, catch a plane, arrive in a new city. Eat in a good restaurant. Sitting on a terrace with friends in the afternoon while we play a board game. Dine in a Michelin-starred restaurant and party until 8 in the morning. ”

How do you think you can achieve it:

“Playing the lottery and working to save money; always in places that I like and feel satisfied. ”

# Interviewing Gonzalo

**Tell me about how old you are, what do you do, what did you study, where have you lived ...**

My name is Gonzalo. I am 25 years old. I was born in Palma de Mallorca and when I was 18 I moved to Madrid to study. I started a career in economics the first year, but hey, for various situations it was pretty bad for me and the second year I started Business Administration and Management, which I finished after 4 years. After finishing my studies in Madrid, I moved to Amsterdam to start a new adventure ... and I got a job at a hotel, in the reception and guest relations part. I worked there for 2 years and after these two years in Amsterdam, I have been living 6 months in Lanzarote.

In Lanzarote I did a kind of internship in hotel management, which consisted of going through all the departments from the lowest position to the highest position. The purpose and ultimate goal was to be a hotel manager or deputy manager.

**So, you liked working in the hotel sector, right?**

Yes. Once I started working in Amsterdam I realized that I really liked it, I felt very comfortable in serving the public and what the hotel sector was. The hotel in Amsterdam was a city hotel, and I went to Lanzarote because I wanted to try a more holiday hotel, sun and beach so to speak.

The work I did in Lanzarote lasted 6 months because I did not like the company. It was a fairly old-fashioned company, operations and procedures very outdated, and it was very difficult to implement changes. So, I finished now in February 2020.

My goal for now was to go on an adventure trip through Southeast Asia. At first for tourism reasons, but with a final objective of being able to look for work in the hotel or tourism sector in that

area. But due to the coronavirus I have not been able to go.

**Where do you live now?**

Now I am living in Mallorca, at my mother's house. I am settled by the issue of the pandemic but my goal is to move.

**And as for your job in Lanzarote, how many hours do you work a day, how did you go to work, what did you like the most and what did you like the least, how was your schedule ...**

Before moving to Lanzarote they had told me that I was going to go through all the departments, from the lowest position to the highest position. However, when I arrived I was informed that I could opt for another type of internship that consisted on going through all departments but from a more supervisory or auditor point of view. I accepted because I had no idea and I wanted to learn from whatever it was, right?

I did this work during the first three months. I was a bit like the deputy director, but mostly focused on the reception department. My main job was to read the entire operating procedures manual for the reception department, check what was being done and what was not, and why it was not being done. Once verified, I was in charge of updating these procedures.

**So you weren't facing the public at all, right?**

Yes, I was also facing the public. Because apart from doing this to modify the manuals, I was responsible for the attention of complaints and also worked in the reception department. I just worked to see what kind of work was done, right? To later be able to improve it, optimize it, etc. The official hours were 8 a day, but in a hotel, and more a vacation hotel, those 8 hours are impossible to do. So it always lasted 9-10 hours and varied between shifts in the morning, in the afternoon, or there were also times when there was a split shift.

**Okay...**

In addition to everything I have told you about work, at breakfast and dinner we had to be at the buffet to check that everything was in order, serving customers, etc.

**And what do you like most and what do you like least about your job at the hotel?**

What I liked the most in that position was the responsibility I had and being able to talk to the customers. Also being able to manage any incident with any client.

And what I liked the least is that well, they gave me the job of optimizing a manual, without having any experience in hotels. I had had 2 years in a city hotel in Amsterdam. So, did they expect me to change a company-wide manual? So I was just arrived and did not know the company. It seemed to me a bit inefficient that they made me change everything. So, I was a bit bored by spending so much time in the office.

Well I'll tell you, the other 3 months I was in the restaurant department. I started from the lowest rank, which was a busboy to the highest rank, which was a general meter. During these 3 months the work was totally different, only operational work.



**Were you living in the hotel?**

In a residential complex with some colleagues.

**Did you look for this house or did the hotel arrange it for you?**

The hotel arranged it. It was a residential complex that was 10 minutes from the hotel and belonged to the hotel. These houses were mainly intended for managers, or bosses, and later people on internships. So in my case, since I was on training, they gave me a house. It was a two bedroom apartment. I did not pay the rent, I only paid my expenses, which were electricity and water.

**Okay, then I would like to hear about your house in Amsterdam. I guess that when you lived in Amsterdam you rented an apartment, right?**

Yes.

**And what was the house like? How did you find it?**

In Amsterdam it is quite difficult to find a house. When I arrived in Amsterdam, I was living at my cousin's house for 2 months or so, where I didn't pay rent there. So I only paid him some groceries but I did not pay rent.

Then I rented a temporary room for 2 months. Then I stayed at a friend's house for a month, and then I did find it through a friend. And that house was a fairly spacious house, 3 floors with its garden, an Italian boy lived with his girlfriend.

**You say you found it through a friend of yours?**

Yes, my friend was living there but he was going to move to another area, and since he knew that his room was free, he told me that I could move there. So I met the Italian guy and that's when we reached an agreement and I moved out.

**And how long did it take you to find a house?**

I was a little more exquisite looking, since I wanted an area that was not too far from the hotel. So since the moment I arrived in Amsterdam until I found that house, 7 months passed.

**But did it just take so long because you were exquisite or ...?**

No, not just for that. But because maybe there were houses in the center of Amsterdam but they weren't studios or they were very expensive. Rent might represent 70-80% of my salary. So I was looking for something affordable and close.

**Ok, and in terms of renting or buying houses. What do you think? Do you see yourself buying a house in the future?**

Well I think it all depends on whether you have money or not. If you arrive at a place and you do not have money, obviously what you are going to look for is something for rent because you do not want to hold on to anything if you are going to be moving soon. But obviously if I had a lot of money, I would buy a house and if I leave that place, then I will rent it later.

**Okay, but imagine that for whatever reason you decide to settle in Mallorca or Madrid ...**

In that case, if I could, I would buy a house before renting it. I believe that it is not only buying a house but that it is already something that you may be able to inherit your children or someone and that it is already an asset that you have, right? It is wealth.

**“I believe that it is not only buying a house but that it is already something that you may be able to inherit your children or someone and that it is already an asset that you have, right? It is wealth.”**

**And is the house that your mother has, bought or rented?**

It is for rent.

**And how long have you been in this house?**

We were renting in another on the fifth floor, and now we are renting one on the third floor. But between the fifth and third 23 years.

**And do you know why she has not considered buying?**

Because there is no money. At no time has she had the money to pay the house. But as I told you, if I am going to stay in a place or have expectations of creating a life in a place, obviously I would seek to buy a house.

**You told me that you studied economics for a year. I would like to know, what would you say is your level of financial understanding? That is, we see information in the finance news, announcements of your bank in the app, things in the newspapers, on TV ...**

Let's see, I think he may have studied economics, ADE and such but what is the subject of finance does not attract my attention. Still, I consider that things I see in the news, the internet, the bank application... I understand almost everything. Now, if we already go into depth on a topic, I can no longer tell you.

**And do you know how the tax work in Spain?**

Taxes... no idea.

**I guess you have a health insurance, I don't know if you have a car or car insurance...**

I have had car insurance.

**Were you in charge?**

Yes. My mother has always been in charge of health insurance. It's something I've never worried about. What I have been responsible for has been the car insurance.

**Well let's talk about car insurance. How was the registration process? Why did you choose one option and not the other?**

I searched the internet and looked mostly at the price. The cheapest.

**And what did you look for on the internet?**

Insurance comparators. Well I looked for 2 or 3 different websites. In those 2 or 3 different sites I got the same company that was Qualitas Auto. Given the characteristics of my car, which was a fairly old car (second hand), it seemed to me that it was the cheapest. Even so, after comparing on the internet, I called those companies by phone to see what they offered me and in the end I opted for the cheapest one.

**And how did you sign up?**

On-line. First I called by phone and they told me I could do it online. And maybe that was what gave me security to do it, right?

The process was very simple. It was to enter the company's website, I followed the steps and paid on the spot. Once I had paid, I received all the information by email and they called me by phone, I think it was the next day or two days to confirm everything.

**And what did you think of the process?**

Super simple, I had never done it before and the truth is that it seemed very easy.

**Well, let's go on to talk about your bank. I have seen that you are a client of ING and Bankia.**

Yes, ING from the Netherlands.

As for Bankia, I made the account before I went to study in Madrid so that my father could send me the money to support me to live, to be able to have my expenses, income and such. And I went to Bankia because a friend of my mother worked in an office and that was why I chose that bank.

**And do you remember what it was like to become a client of that bank?**

Well, going to the office where that friend worked, sign papers and that's it.

**And how do you feel about having to go to the office to open a bank account?**

On the one hand I find that of course, opening a bank account is a bit serious. And it gives you more confidence to have someone do it for you in person and to be there in front of you. But on the other hand I think you can do it very easily, or it could be done very easily, I don't know if you can, uh online. As I say, like insurance, on the website you follow the steps.

**What facts do you think might take place for you to decide to change banks?**

I don't know, I think at first I wouldn't consider changing banks at all because it's not like a phone company that offers you one rate or another. What could make me change could be that they would start applying commissions to my account, maybe a very bad reputation of the bank due to a specific fact.

**You were telling me that you have a bank agent...**

It all started about 4 years ago. The first time I was contacted, I got a phone call on my birthday and was told "Hi, I'm Marta, your Bankia agent, happy birthday".

And of course I went crazy. They had implemented that service and every customer at the bank had been assigned a bank agent. So I have a direct phone number of the office where that person works and any problem I have or any doubt, I can contact that person directly.

**And what do you think of this initiative?**

Great, come on. I found it to be a very personalized service, which gives you security. You know that if something happens I can call someone in particular who has already contacted you and who knows who you are, in the fact that he is keeping your account so to speak. Do not call a general phone and have it take you from one place to another.

**And have you ever had to use Marta's help?**

No, never. She always calls me on my birthday. He has called me twice or so to remind me that I have a loan available of 20,000 euros or so. A little bit of offers.

**And what do you think of those offers?**

Well, the truth is that I don't like to be called, because if I want something I'll call you, but I don't like to be called to make offers that I know I'm not interested in. But on the other hand, it's not like the phone companies that are calling you all the time. Once that person I already know calls me, I tell them I'm not interested and they don't call me anymore.

**A love letter:**

*Dear bank,*

*I am writing you this letter since we met 7 years ago. I remember as if it were today the moment that I opened an account with you, then I had just finished school and I was going to study at the university, my heart was pounding with emotion. Since then you have accompanied me in all the income (from my father who supported me to live, from my first job, the bizums of my friends ...) and also all the countless expenses (the first rent of my apartment, all the money who went to parties, alcohol, food, cheap and not so cheap restaurants, gifts, paying for my phone ...).*

*I also do not forget the calls you make to me through my banking agent to remind me that I can apply for loans and other services. Thank you for showing me that you are always there to see my bank movements or to make any transfer.*

*It is for all that and more that I hope that we will continue for many more years together.*

*Your dear customer who loves you with all his heart!*

*Gonzalo*

### Do you save money?

Yes, I have always saved. I am very thrifty.

### And for what purpose do you save?

In order to travel. I believe that one should always have some money saved in case something happens.

### And how do you decide, for example, how much of your salary to save?

Well, as I say, I'm a person who saves a lot but not because I have to save 20% of my salary. But in my day-to-day life, I spend all my money thinking that I don't have to spend.

That is, if I want to buy something, I will buy it, but my way of being or personality is not to spend for the sake of spending. So, by carrying out these practices or this way of spending, I already save.

### And as for your bank's app or web, how often do you use it and which of the two app or web platforms and why?

The app, if I use it above all is to look at the movements and the balance to control the savings and also to make bizum. And I use the app because I find it much more comfortable and safer too.

### ¿ Y has identificado algunas limitaciones de la app de tu banco?

Well, if this can be called a limitation... Just as in the ING app to make a transfer or a bizum is very comfortable because it is only a password that you have ... in the Bankia application to make a transfer apart from your usual password asks you for the digital signature. If it were a couple of numbers it would be fine, but it is a long

digital signature, which is not something you carry in your pocket or memorize. So that seems to me a limitation, because if you are already from your cell phone with your password... I would understand if maybe they were large amounts but not for minimum amounts.

### Okay, well, I know that I have asked you before if you have ever needed Marta's help in particular. But have you ever needed help from your bank?

Once I went to take out money and the money didn't come out. The card came out but not the cash. And when I went into my account it had been taken away. So I called to tell them that this had happened and they said they were going to check with the ATM and the next day they had already returned the money.

### Okay, so you didn't have to go to the branch or anything.

Exactly.

### And what did you think?

Very simple, but it took... it wasn't at the time, it took a day or so.

How would you describe your bank:

**"Renewed, accessible, sophisticated, friendly and reliable."**

"Renewed because Bankia with the problem that there was with the black cards took very bad image. And I think that as a result of that, maybe they've done a little image washing work, and I don't know about a marketing campaign because of that renewed.

Accessible, because it has many offices and because it is also very easy to access via web and via the app".

How would you like it to be:

**"Powerful, independent, experienced, ambitious, brave and outgoing."**

"I would like to be in a bank that brings new ideas, when I say perhaps powerful, ambitious, outgoing? well, that has new ideas. To give you an example, to be in a group of friends and to be able to say, well, look what my bank has done now through the app, you can do this, or it has done this new idea, or it has done this that favors you to do certain things."

"I have defined it as such because I believe that the treatment I have had through office, telephone and so on, has been cordial, I have felt safe in the fact that I can trust my bank, which has not made me doubt at any time.

"Independent because it does not depend at best on external factors or on companies or other enterprises to be able to function. That its general interest was its customers."



## Just eat. Best digital service.

"It's one of the digital services I use most regularly. I find it quite convenient to order food through an application and have it delivered to your home without having to call or go get it."

"The first time I started using it was when I came to study in Madrid. When I was in the residence the food was not very good. Then I discovered it. I think or through the typical internet ads and also through word of mouth from people who used it.

It is a mobile application, well you can also do it on the computer, which works with many restaurants. Then you get into the application and you can select all the restaurants that are available in the application in your city.

**Okay, and for example when you download the application do you have to create an account?**

Yes of course, you get an account with a profile. Basically, they ask you for the most important thing, which is your email address, and yes, you get an account because through this account you can get discounts, offers, new restaurant ads, etc.

In the application you can select by filters the type of food you want or the type of restaurant. And as I said, once you have selected the restaurant, the whole menu will appear. And you select your food there. Once you select your food you go to the payment method. For me, the most convenient way is by credit card. Previously you have saved it when you have registered in the application. Another method is also cash or paypal.

Once you have made the payment method you put the address. It also

gives you the option to save different addresses and once you've entered your address, you've paid and everything, because they send it to the restaurant and the application sends you an email, with the purchase confirmation and the good thing is that you can also track the delivery person. It tells you how long it will take to get to your house.

**And do you remember what the registration process was like?**

I remember because it is very simple. Basically, it asks for your name, surname, email and a bank account. I think it's not mandatory since you can pay in cash.

And once you have a username and password you can start using the application. And also when you enter all your data, I think they send you a verification code to check that your email account corresponds to you.

**And what did you think of that? How did you feel about having to enter data and wait for the verification email?**

I see it well because how that if I put my data and they ask me for a verification mail then I feel more secure.

**Okay, and you mentioned that all the restaurants appear and you can choose. What do you think about that? What do you think about the fact that there are so many restaurants? What is it like to look for restaurants?**

I think that the good and partly the bad thing is sometimes that they have so many restaurants. Because as I have said there is a filter of the type of food and according to what you want you choose one and another. But the good thing is that you have a lot of variety. The problem that I find to the best thing, is that many restaurants can appear to you. The problem that there is is that if you have never asked to the restaurant you do not know if it is going to be good, if it is going to be bad or as it is to the possible thing the food or the plate in himself.

**Okay, and regarding this, do you think there would be any way to solve it?**

Well, there are some restaurants that do have pictures of their dishes but many of them do not. I think a good idea would be to include a picture of at least what the dish looks like. That might make it easier for you to choose. What it does have good is that in the majority of the plates or menus all the ingredients appear to you, that also helps to decide it. I believe that in which there is no solution perhaps

it is to know if you are going to like it or not, because until you try it...

**And you also said that there's a part of the app where you can track the delivery guy. What do you think about that?**

Well, I think it's great. It usually gives you an approximate delivery time. I think they are based on old deliveries or how long it usually takes depends on the distance from the restaurant to your house. If I get 30 minutes and 30 or 25 minutes go by, I don't look at it. But if maybe 35-40 minutes have passed and he hasn't come, maybe before calling directly to the restaurant and bothering me in that process to see what has happened with my order. It's easy to go to the food tracker and see if the delivery man is coming, because I don't bother to call.

**Okay, and of all this service, what is your favorite feature?**

Food filters, because many times when you order food you imagine the typical: pizza, kebab, hamburger. But many times

you select the filters, and other types of food appear to you that perhaps in that moment you had not thought and when you see it it calls to you to ask for that type of food.

**And then, what you least like or would improve upon I imagine is what you have explained about not being able to see the pictures...**

Yes, I think that's the most negative thing about it. Because you can see the ratings of other people who have asked before and I think I am guided more by that. But the worst thing is not having the confidence to know how it's going to be.

**Okay, and then the last question is what do you think about the usability of the app. That is, the design, the look, the buttons...**

Well, it's usually quite comfortable, but I think it can always be improved. But it's usually a fairly comfortable shopping process. There are very simple and clear steps and buttons.

**And as for the design of the application, would you make any improvements?**

Maybe this is more specific, but in restaurants, maybe Chinese food, they give you names of dishes that you have no idea what it is. Even if I put the ingredients in, I think I might have a subsection or a button that would give you more specific information about what it is.

**Do you want to add anything else to this?**

Another option may be that the application can send you offers that are in the day. For example, on father's day or because it's Friday you have a 3x1 on pizzas. What happens is that they send it to you in the mail. What would be nice is that once you get into the application, it tells you which restaurants have the offer for that day.

I thought, that was to see a house, put a sign, sign the contract, go to the bank, and then monthly payments via mortgage or different payment methods.





If your bank was a character in a movie or series:

“Frank Underwood, House of Cards. It seems to me he is the typical profile of a man in a suit who is as interested in power and money as the banks.



## The home buying process.

"I realized that I had no idea. I saw that there are many bureaucratic steps, which is not what I thought."

**So what was your impression when you started reading about the process of buying a home?**

That there were a lot of steps, a lot of paperwork, a lot of bureaucracy so to speak.

**Okay, and now, after reading the information, do you think you understand the process?**

It still seems complicated to me because I looked at the steps above. And I find it complicated because many steps I didn't know and didn't understand. I didn't know what he meant.

**Imagine that you are going to buy a house and you have to take out a mortgage. Can you tell me a little bit about the process you would follow?**

Knowing what I know to this day, I don't?

**Yes.**

The first thing that occurs to me is to go to a website like idealista.com, or some website where I put different options, obviously selecting some filters of what I'm looking for. Once that, I would contact the buyer directly to be able to go and see the house, and once I have seen the house and I have decided that I am going to buy it or that it is the one chosen, both

in price and the tastes of what the house itself is, I would go directly to the bank.

**The bank, you mean your own bank? I mean Bankia in this case.**

Yes to Bankia. Another option would be to go directly to a lawyer who might handle it for me directly. But of course, that would be an extra expense that I don't know if it's necessary.

**Why would you choose Bankia in the first place?**

Because of the mortgage issue or if I have to apply for a credit to buy the house to find out what the process is. And then a lawyer to tell me the steps to follow and the legal conditions.

**Would you consider finding out what the process is like at other banks or how your mortgage would turn out at other banks?**

First I would go to my bank, I think. Depending on what they told me, I would make other comparisons with other banks, but first I would go to my bank.

**Okay, and when you mean go to my bank, do you mean go to your bank personally?**

I think because it is such an important issue, I would go directly to the office in person.

**Just to ask for information?**

I think it's a very important thing, and I prefer it to be more personal and that they can make me an offer directly there. After all, the personal assistant can tell me information but can't perhaps give me as many options, or some offer or certain conditions as in a branch office, the director of a bank, for example.

**Okay, but there's one thing that strikes me because when you took out your car insurance, we were talking a little bit about this, weren't we? That they are processes that you never imagine to do online but in the end they simplified it so much that you decided to do it online.**

Of course, I phoned the car insurance first because where I lived there was no office. And once I contacted them, they told me it was so simple... I think it's not comparable to buying a house.

**Okay.**

But obviously, if I call or go to the office and they tell me that I can buy a house or do all the paperwork online or step by step and I see that it's easy, then I would do it perfectly out there.

**Have you heard of online mortgage comparators? What is your opinion about them?**

I think I would still go to my bank but I would also do the comparison. But if the comparison tells me X amount and I go to my bank and they tell me another more expensive one, then maybe I would negotiate with them and say "well look at such a place they offer me this" to see if we reach an agreement.

**Do you think there would be someone who would influence your decision?**

If someone makes me a recommendation to go to one place or another, I would take it into account. But I think that in the end what I would value is who makes me the best offer. The final decision would be mine.

**Besides the monetary factor, would there be other factors that would make you decide between one bank or another?**

Yes, I do. Not only do you have to look at who offers you the best deal in terms of money, but also at the other characteristics. I think it's a set, price, time and the deal the bank offers me.

**“Not only do you have to look at who is offering you the best deal in terms of money, but also at the other characteristics. I think it's a balance of price, time and the deal the bank offers me”.**



# Future. Redesigning the home buying process.

The future of the home buying process considering that you would like it to be powerful, experienced, ambitious, brave, outgoing and independent.

First look for your house on your own or it would be great if you could contact your bank directly and give them the characteristics you are looking for. The bank could have a real estate agency and you could give them your characteristics, and they could give you possible options. If you do it independently, then look for your house and once you have found the house, then that could be done through an application directly from the bank. And that once you start the process you are assigned a bank employee for your process and accompany you and help you get the necessary documentation for the purchase of the house.

When you get into the application, similar as the car insurance, step by step. As you get the necessary documentation, attach the documents in the application so that all the steps are completed. And reduce the time of purchase. Maybe set a date and on that date have already everything you need and have made the payment.

At present I would obviously prefer personal or telephone contact but in the

future I think that through an application it would be more comfortable.

**Do you think you can compare the experience of how you would like it to be with any current service?**

So I was thinking about the food application: select your menu, make the payment, have the food delivered to you and then make an assessment of the service. Make it as comfortable and easy.

**What do you think would be the most important step in the process?**

The security of the application when giving the necessary documents for the purchase of a house, a guarantee, or a mortgage. I believe these are very important life documents. Also that you have someone that you know you can contact in case any inconvenience or doubt arises and who is there for you.

**“The security of the application and that there is someone you know you can contact in case something goes wrong.”**



**A breakup letter:**

*Dear bank,*

*I have been thinking for some time about how to tell you this and I thought it best to write it to you in this letter. I realized that I am in a moment of my life that I am looking for new things, things that I must do alone.*

*After 7 years of relationship with you I think it is the best for both of us to finish something that is already dead, that no longer brings us happiness. I feel that those bank transfers are already empty, that the income I receive in my account does not fill me with joy and that even when I see my expenses in the bank movements they do not bring me so much sadness.*

*I hope you can find a new client that will make you feel fulfilled and be able to offer them those loans you were offering me.*

*I wish you the best with all my heart.*

*Gonzalo*

**Bewhereyouare**