Family Profile 1

Description
Twenty-eight year-old single mother named Kara with two children. Her son Richaud is two years old, and her daughter Lori is five years old. Richaud is healthy, but Lori has asthma and needs medication. Kara works at the bank and makes $40,000 a year. This works out to a monthly net income of $2,500.

Housing (Note: all utilities included): Three-bedroom house. Mortgage: $825/month

Shopping Hints:
Needs:
- Food and household supplies estimated at $500/month
- Medicine for Lori's asthma at about $50/month
- Clothing

Wants:
- toys for Richaud and Lori
- trips to kids' recreation centers

Monthly Income: $2,500	
Expenses	**Cost**
Housing	*$825*
Food and Household Supplies	*$500*
Medicine	*$50*
Transportation?	
Health Insurance?	
Renter's Insurance?	
Homeowner's Insurance?	
Life Insurance?	
Auto Insurance?	
Total	
Discretionary Income	

Notes:

Family Profile 2

Description
Thirty-four year-old single mother named Andrea with one ten year-old son named Eddie. Andrea works as a Certified Nurse's Assistant and makes $27,000 a year. This works out to a monthly net income of $1,900.

Housing (Note: all utilities included): Rents duplex for $600/month.

Shopping Hints:
Needs:
- Food and household supplies estimated at $350/month
- Clothing

Wants:
- cell phone
- video games

Monthly Income: $1,900	
Expenses	**Cost**
Housing	*$600*
Food and Household Supplies	*$350*
Transportation?	
Auto Insurance?	
Health Insurance?	
Renter's Insurance?	
Homeowner's Insurance?	
Life Insurance?	
Total	
Discretionary Income	

Notes:

Profile 3

Description
Single 22 year-old male named Marquise. He just graduated from college and writes for the local newspaper. Yearly income: $22,000. This works out to a monthly net income of $1,650.

Housing (Note: all utilities included): Rents a one-bedroom apartment for $500/month.

Shopping Hints:
Needs:
- Food and household items estimated at $250/month
- Clothes for work

Wants:
- eating out
- trips
- money for dates

Monthly Income: $1,650	
Expenses	**Cost**
Housing	*$500*
Food and Household Supplies	*$250*
Transportation?	
Auto Insurance?	
Health Insurance?	
Renter's Insurance?	
Homeowner's Insurance?	
Life Insurance?	
Total	
Discretionary Income	

Notes:

Family Profile 4

Description
Pedro and Selena Moreno, a middle-aged couple with three children: Anna, who is fifteen years-old, Alejandro, who is ten, and Nadia, who is six. Mother is a part-time teacher's aid and father is an auto-mechanic. Combined yearly income: $60,000/year. This works out to a monthly net income of $3,750.

Housing (Note: all utilities included): Four-bedroom house with a mortgage of $1,200/month.

Shopping Hints:
Needs:
- Food and household items estimated at $700/month
- Clothing

Wants:
- new bicycle for Alejandro
- movie tickets
- camping trip

Monthly Income: $3,750	
Expenses	**Cost**
Housing	*$1,200*
Food and Household Supplies	*$700*
Transportation?	
Auto Insurance?	
Health Insurance?	
Renter's Insurance?	
Homeowner's Insurance?	
Life Insurance?	
Total	
Discretionary Income	

Notes: