



Skyler

BARISTA

LOCATION:

St. Louis, Missouri

SALARY INFORMATION:

- Annual Salary = \$22,000
- Monthly Salary = \$1,833
- Monthly Take-Home Pay (after taxes and benefits) = \$1,500

BUDGET NEEDS

- Skyler shares an apartment with two roommates. They each pay \$400/month in rent and \$100/month in utilities.
- Skyler's car is paid for, but her car insurance costs \$90/month.
- Her health insurance is included in her workplace benefits, so she doesn't have to pay for it out of pocket.
- She pays \$85/month for her cell phone.
- Skyler has no credit card debt, but does make \$100/month payments on her student loans.
- Her groceries and household basics cost approximately \$200/month.

BUDGET WANTS

- Skyler loves dining out with her friends, and spends about \$200/month at restaurants. However, she doesn't do much shopping.
- She gets her hair cut a couple times per year, which breaks down to roughly \$25/month.
- She subscribes to Netflix and FabFitFun, for a total of \$25/month.
- Skyler's family lives across the country, so she sets aside \$100/month in a travel fund for family and other trips.
- She donates \$25/month to various charities.

SAVINGS GOALS

- Skyler sets aside \$50 each month for retirement in her Roth IRA
- She also is sure to save \$50/month in a separate savings account for emergencies
- Skyler loves the holidays but knows they are expensive, so she also sets aside \$25 in a Holiday Fund for food and gifts.

Skylar's Monthly Budget

TAKE HOME PAY = \$1500 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:
Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Skylar has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

Holiday Fund



LOCATION:

Tampa, Florida

SALARY INFORMATION:

- Annual Salary = \$29,000
- Monthly Salary = \$2,417
- Monthly Take-Home Pay (after taxes and benefits) = \$2,000

Ava

ADMINISTRATIVE ASST.

BUDGET NEEDS

- Ava lives with family, and pays no rent or utilities, but wishes she had a place of her own.
- Ava's family lives far from work, so she spends \$400/month on transportation between her car loan, insurance, and gas costs.
- Her health insurance costs \$250/month.
- She pays \$75/month for her cell phone.
- Ava has no student loans, but does make \$200/month payments towards some lingering credit card debt.
- She pays her family \$150/month to help with communal groceries and household basics.

BUDGET WANTS

- Ava spends roughly \$230/month on shopping and dining out.
- She gets her hair cut a couple times per year, which costs roughly \$25/month. She also pays \$50/month to get her nails done.
- She subscribes to Netflix and Spotify, for a total of \$25/month.
- Ava hates flying, but she saves \$50/month for weekend road trips with her friends.
- Charitable giving is important to her, so she donates \$20/month to local charities.

SAVINGS GOALS

- Ava sets aside \$50 each month for retirement in her Roth IRA
- She also is sure to save \$50/month in a separate savings account for emergencies
- Ava really wants to move out, so she also sets aside \$100/month in a Moving Out Fund.

Ava's Monthly Budget

TAKE HOME PAY = \$2000 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:
Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Ava has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

Moving Out Fund



LOCATION:

Dallas, Texas

SALARY INFORMATION:

- Annual Salary = \$37,000
- Monthly Salary = \$3,083
- Monthly Take-Home Pay (after taxes and benefits) = \$2,500

Emilia

IT TECH SUPPORT

BUDGET NEEDS

- Emilia works from home, so she prefers to live alone. Her studio apartment costs \$1000/month plus \$100/month in combined utilities (water, gas, internet, etc.).
- Because she works from home, she only spends \$50/month on public transportation.
- Her work covers her health insurance.
- She pays \$90/month for her cell phone.
- Emilia has no credit card debt, but does make \$200/month payments on her student loans.
- Her groceries and household basics cost approximately \$250/month.

BUDGET WANTS

- Emilia lives in a fun part of town, so she loves dining out with friends and shopping at local businesses. She spends about \$600/month on dining out and shopping.
- She gets her hair cut a couple times per year, which breaks down to roughly \$25/month.
- She subscribes to Netflix and FabFitFun (totaling \$25), plus she has a Crossfit gym membership, though she rarely goes. Her subscriptions add up to roughly \$225/month.
- Emilia prefers local adventures to traveling, so she rarely sets aside money in a travel budget.
- She donates \$25/month to various charities.

SAVINGS GOALS

- Emilia sets aside \$200 each month for retirement in her Roth IRA
- She has a good emergency fund already, and is not currently saving for it.
- Emilia wants a new phone, so she is saving \$25/month for that goal.

Emilia's Monthly Budget

TAKE HOME PAY = \$2500 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:
Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Emilia has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

New Phone



Gabrielle

MIDDLE SCHOOL TEACHER

LOCATION:

Seattle, Washington

SALARY INFORMATION:

- Annual Salary = \$45,000
- Monthly Salary = \$3,750
- Monthly Take-Home Pay (after taxes and benefits) = \$3,000

BUDGET NEEDS

- Gabrielle shares an apartment with her roommates. They each pay \$750/month in rent and \$150/month in utilities.
- Gabrielle pays a car loan, car insurance, and gas. Together, this costs \$450/month.
- Her health insurance is covered through work.
- She pays \$85/month for her cell phone.
- Gabrielle pays \$150/month on her student loans, and \$200/month towards some old credit card debt.
- Her groceries and household basics cost approximately \$300/month.

BUDGET WANTS

- Gabrielle doesn't do much shopping or dining out, but she loves buying coffee each morning on her way to work. This costs \$150/month.
- Because teaching is stressful, she spends \$200/month on massage and other beauty treatments.
- She also uses a HelloFresh subscription to save time while cooking, which costs \$130/month.
- Gabrielle wishes she could travel more, but only sets aside \$50/month in her travel fund.
- She donates \$20/month to various charities.

SAVINGS GOALS

- Gabrielle gets a full pension for retirement, so she only puts \$50/month into her Roth IRA.
- She also is sure to save \$100/month in a separate savings account for emergencies
- Gabrielle is saving up to buy a new laptop, and puts \$25/month towards that goal.

Gabrielle's Monthly Budget

TAKE HOME PAY = \$3000 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:
Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Gabrielle has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

New Laptop



Daniela

ENTREPRENEUR

LOCATION:

Portland, Maine

SALARY INFORMATION:

- Annual Salary = \$52,000
- Monthly Salary = \$4,333
- Monthly Take-Home Pay (after business expenses and taxes) = \$3,500

BUDGET NEEDS

- Daniela shares an apartment with two roommates. They each pay \$500/month in rent and \$100/month in utilities.
- Daniela's car is paid for, but her car insurance plus gas costs \$200/month.
- Because she is self-employed, she covers all her medical expenses herself. She pays \$500/month for insurance and other needs.
- She pays \$60/month for her cell phone.
- Daniela has no student loans, but is paying down some old credit cards. She could pay only \$200/month, but she pays \$500 to try and wipe out her debt faster.
- Her groceries and household basics cost approximately \$250/month.

BUDGET WANTS

- Daniela loves dining out with her friends, and spends about \$300/month at restaurants. However, she doesn't do much shopping.
- She gets her hair cut a couple times per year, which breaks down to roughly \$25/month. She also sees a therapist, which costs \$200/month.
- She subscribes to Netflix and Spotify, for a total of \$25/month.
- Daniela's favorite hobby is travel, so she sets aside \$300/month for various trips.
- She donates \$20/month to local charities.

SAVINGS GOALS

- Daniela is self-employed, so sets aside \$500 each month for retirement in her Roth IRA.
- She is sure to save \$100/month in a separate savings account for emergencies.
- Daniela is also saving up \$50/month for a new camera.

Daniela's Monthly Budget

TAKE HOME PAY = \$3500 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:
Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Daniela has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

New Camera



Imani

MARKETING PROFESSIONAL

LOCATION:

Atlanta, Georgia

SALARY INFORMATION:

- Annual Salary = \$59,000
- Monthly Salary = \$4,917
- Monthly Take-Home Pay (after taxes and benefits) = \$4,000

BUDGET NEEDS

- Imani shares an apartment with a roommate. They each pay \$800/month in rent and \$150/month in utilities.
- Imani's public transportation card costs \$90/month.
- While Imani's employer helps with health insurance, she is still responsible for \$200/month in healthcare costs.
- She pays \$100/month for her cell phone.
- Imani has no credit card debt, but does make \$400/month payments on her student loans.
- Her groceries and household basics cost approximately \$300/month.

BUDGET WANTS

- Imani is very frugal, and only spends \$100 month on dining out and shopping.
- She gets her hair and nails done on a monthly basis, which costs \$150.
- She also subscribes to a massage service, which costs \$60/month.
- Imani's family lives across the country, so she sets aside \$150/month in a travel fund for family and other trips.
- She donates \$20/month to her favorite charities.

SAVINGS GOALS

- Her biggest dream is to retire early, but she only feels like she can afford \$600/month for it.
- Imani's emergency fund is doing well, so she has stopped contributing to it.
- Beyond her regular travel fund, she is also saving \$200/month to attend her sister's destination wedding in the fall.

Imani's Monthly Budget

TAKE HOME PAY = \$4000 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:
Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Imani has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

Sister's Wedding



Brittany

REGISTERED NURSE

LOCATION:

Boston, Massachusetts

SALARY INFORMATION:

- Annual Salary = \$66,000
- Monthly Salary = \$5,500
- Monthly Take-Home Pay (after taxes and benefits) = \$4,500

BUDGET NEEDS

- Brittany lives alone, even though Boston is expensive and she misses having roommates. Her rent costs \$1600/month, and plus \$200/month for utilities.
- She spends roughly \$100 month on rideshares and public transportation.
- Her health insurance is included through her workplace benefits.
- She pays \$70/month for her cell phone.
- Brittany has no student loans, but has a lot of credit card debt, so her minimum payments are \$500/month
- Her groceries and household basics cost approximately \$200/month.

BUDGET WANTS

- Brittany lives in a fun part of town, so she loves dining out with friends and shopping at local businesses. She spends about \$1000/month on dining out and shopping.
- She gets her hair cut a couple times per year, which breaks down to roughly \$25/month.
- She subscribes to Netflix and Hulu, for a total of \$25/month.
- Brittany's family lives across the country, so she sets aside \$200/month in a travel fund for family and other trips.
- She donates \$20/month to various charities.

SAVINGS GOALS

- Brittany sets aside \$200 each month for retirement in her Roth IRA.
- She also is sure to save \$100/month in a separate savings account for emergencies.
- She wants her debt to go away faster, so she pays \$500/extra each month towards debt.

Brittany's Monthly Budget

TAKE HOME PAY = \$4500 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:

Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Brittany has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

Extra Debt Payments



Suyin

SALES PROFESSIONAL

LOCATION:

Minneapolis, Minnesota

SALARY INFORMATION:

- Annual Salary = \$74,000
- Monthly Salary = \$6,167
- Monthly Take-Home Pay (after taxes and benefits) = \$5,000

BUDGET NEEDS

- Suyin lives alone, paying \$1400/month in rent and \$250/month in combined utilities.
- Suyin's car is paid for, but her car insurance and gas costs \$200/month.
- She pays \$450/month for health insurance.
- She pays \$85/month for her cell phone.
- Suyin has no credit card debt, but does make \$700/month payments on her student loans.
- Her groceries and household basics cost approximately \$350/month.

BUDGET WANTS

- Suyin loves dining out with her friends, and spends about \$500/month at restaurants. However, she doesn't do much shopping.
- Between regular haircuts and the occasional massage/facial, she pays \$100/month on health and beauty.
- She pays \$10/month for Spotify.
- Suyin loves to travel, but feels like she doesn't have the money.
- She donates \$20/month to various charities.

SAVINGS GOALS

- Suyin sets aside \$300 each month for retirement in her Roth IRA
- She also is sure to save \$100/month in a separate savings account for emergencies.
- Suyin has always wanted to buy a home, so she's saving \$250/month for a down payment.

Suyin's Monthly Budget

TAKE HOME PAY = \$5000 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:
Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

SAVINGS GOALS

Retirement

Emergency Fund

House Down Payment

RECOMMENDED CHANGES

If Suyin has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?



Zara

FINANCIAL ANALYST

LOCATION:

Salt Lake City, Utah

SALARY INFORMATION:

- Annual Salary = \$81,000
- Monthly Salary = \$6,750
- Monthly Take-Home Pay (after taxes and benefits) = \$5,500

BUDGET NEEDS

- Zara loves her loft, even though it's expensive. She pays \$1700/month in rent and \$300/month in utilities.
- Zara just got the car of her dreams, but between the payment, insurance, and gas, she's paying \$600/month.
- She pays \$350/month for health insurance.
- She pays \$150/month for her cell phone.
- Zara has no student loans, but does make \$200/month payments on old credit cards.
- Her groceries and household basics cost approximately \$400/month.

BUDGET WANTS

- Zara loves shopping and dining out with her friends, and spends about \$1000/month on those activities.
- She rarely splurges for health and beauty treatments, though she pays \$50/month for vitamins and medications.
- Her friends joke that she is the "Subscription Queen," since she pays about \$400 for various services and subscriptions.
- Zara's travels cost her roughly \$200/month.
- She also donates \$20/month to various charities.

SAVINGS GOALS

- Zara's employer gives her a large retirement stipend, which covers her retirement savings.
- She is sure to save \$200/month in a separate savings account for emergencies.
- Zara loves the holidays but knows they are expensive, so she also sets aside \$100 in a Holiday Fund for food and gifts.

Zara's Monthly Budget

TAKE HOME PAY = \$5500 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:
Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Zara has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

Holiday Fund



Taylor

SOFTWARE DEVELOPER

LOCATION:

San Francisco, California

SALARY INFORMATION:

- Annual Salary = \$92,000
- Monthly Salary = \$7,667
- Monthly Take-Home Pay (after taxes and benefits) = \$6,000

BUDGET NEEDS

- While Taylor has a roommate, San Francisco is expensive! They each pay \$1600/month in rent and \$150/month in utilities.
- Taylor mostly uses public transportation and ride share apps, which costs \$150/month.
- Her work covers her health insurance and cell phone bill.
- Taylor has no credit card debt, but does make \$800/month payments on her student loans.
- Her groceries and household basics cost approximately \$500/month.

BUDGET WANTS

- Taylor loves dining out with her friends, and spends about \$800/month at restaurants. However, she doesn't do much shopping.
- She gets her hair cut a couple times per year, which breaks down to roughly \$25/month. However, she wants to increase this budget to allow for regular trips to the spa.
- She subscribes to Netflix, Billie, and Quip, for a total of \$25/month.
- Taylor loves to travel, so she sets aside \$500/month in a travel fund.
- Her goal is to donate 10% of her income to charity, but she's only donating \$20/month.

SAVINGS GOALS

- Taylor sets aside \$200 each month for retirement in her Roth IRA
- She also is sure to save \$200/month in a separate savings account for emergencies
- Taylor wants to be debt free, so she also puts \$200/month extra towards her student loans.

Taylor's Monthly Budget

TAKE HOME PAY = \$6000 PER MONTH

BUDGET NEEDS

Rent / Mortgage

Utilities

Transportation

Health Insurance

Cell Phone Bill

Student Loans

Credit Card Debt

Groceries / Household

SUMMARY

Total take home pay:

Add up budget needs:

Add up budget wants:

Add up savings goals:

Get out a calculator and input:

Take home pay - needs - wants - goals.

Answer =

If the answer is positive, there is extra money in the budget. If the answer is negative, she is overspending!

BUDGET WANTS

Shopping / Dining Out

Health / Beauty

Subscriptions

Travel

Gifts / Donations

RECOMMENDED CHANGES

If Taylor has extra money in her budget, what should she do with it? If she doesn't have enough money in her budget, what do you think she should cut back on?

SAVINGS GOALS

Retirement

Emergency Fund

Extra Loan Payments