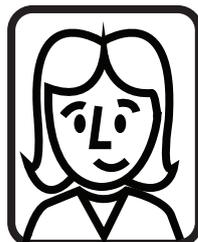
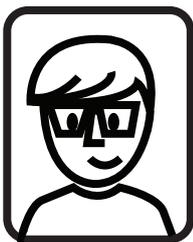


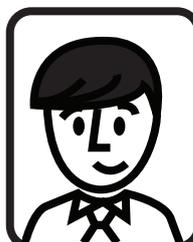




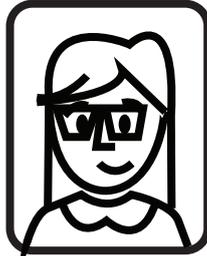
Amelia is 28 and renting her own place. She got a job after finishing college and everything is going great. Amelia did not have any savings as a student, but now she manages to put aside money every month. She built up debts when she was in college. She has a credit card debt and a student loan debt. Seeing as it happened in college which was years ago she does not see why she needs to pay it off now. She just ignores the calls and letters from the bank. Amelia wants to buy a house in the next few years but will go to a different bank when she needs a loan.



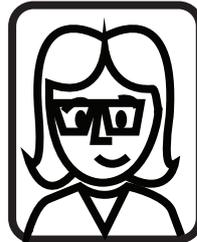
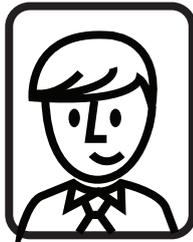
Jacob and Ava have been going out for 4 years. They are getting married in 2 years' time. They sat down and made a budget and figured out how much they have to spend. They are both working full time and have their own separate savings accounts, each have €5,000 saved. They decided to open a joint account especially for their wedding, and every month transfer €300 into the joint account from their individual accounts.



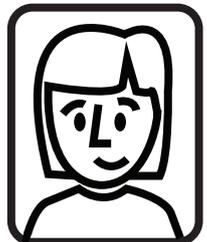
Lily has been going out with Michael for the last three years. They go on a date night every week which involves the cinema and going out for dinner. They love travelling so go on at least two holidays every year. They are renting at the moment but really want to buy their own place. House prices are starting to creep back up and they really do not want to miss out. They are both working but they have rent and bills to pay every month so it is impossible to save anything.



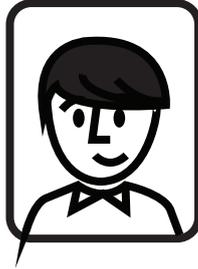
Mia is a 32, and a stay-at-home mother to her 4year-old son, Jack. Jack will be going to school next year and she wants to go back to work full-time then. At the moment she is working part-time in a coffee shop, and manages to save a tiny amount each month. The family are renting at the moment but when she get a full-time job Mia is determined to start saving up for a deposit on a house.



Noah and Hollie are married with WZR kids. Every week the family goes out for Sunday dinner. The kids are involved in swimming lessons and Irish dancing lessons. The family has all the latest gadgets in their house, and Mark signs up to whatever contracts are offered because they are a good deal, so he's saving by getting them really. Mark is an electrician and Jenni-fer is a teacher. Mark recently lost his job and now the family are struggling to keep up with the bills. Mark has a car as he needed it to drive to work. Jennifer also has a car but she could easily walk to work. Electricity bills are high as things are always left on.



Sophia is 17 and in her leaving certificate year. The study and exams are going to be hard but she is looking forward to the summer afterwards and then going off to college. She worked all last summer in the local restaurant. She worked 20 hours a week and got extra shifts when there were large groups in. Sophia decided she wants to save up for her debts and have some money put aside for when she starts college. Her parents will pay for most but she likes to have her own savings. She opened a savings account and every week, saves some money from her wages.



John lost his job recently. It was a big shock to him but he knew he could not let it get to him. He found out he was entitled to Job Seekers Allowance so is receiving that every week. He has a mortgage to pay so decided to rent his spare room – it was only being used as a dumping ground anyway. When getting the house ready for his new lodger he decided to do a big clear out. Anything he did not want and seemed valuable he put on ebay. He was delighted with what he earned! He has an interview for a job next week so hopefully things are looking up.