

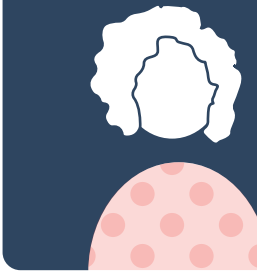
Mandy



You and your family moved to Ireland 6 months ago. You and your sister are in secondary school. Your mother works two part-time jobs and your father works full-time.

Most of the time you have enough money for everything but sometimes it's tough as relocating to a new country comes with unexpected expenses.

Adija



You are a 27 year old accountant working in Dublin. You currently share an apartment with friends, but you would like to buy a house in the next five years. You are currently saving €800 per month towards a house deposit.

Between your savings, rent and other bills you don't have much money left over at the end of the month.

Dara



You, your spouse and children live in the city. You are a taxi driver and your spouse is currently unemployed. The household receives additional income from social welfare and child benefit payment, without these payments it would be hard to survive.

You want to upgrade your car for work, but you are not sure where the money for this will come from.

Esme



You are 20 years old working full-time in a warehouse earning a good wage and live with your parents, €100 a month covers rent and bills.

You go out nearly every weekend and love going on holidays. You have been away several times this year and are planning another holiday in a few weeks. Sometimes you have to use your credit card before payday as you run out of money.

Diego



You and your wife are both retired and love to spend time hiking, gardening and reading. You both have pensions and have less than two years left on your mortgage. You don't like to spend too much money as you never know what's around the corner. You visit the local garden centre regularly but will only buy something if you need it and it's a good bargain.

Mandy	Income:	Expenditure:

Adija	Income:	Expenditure:

Dara	Income:	Expenditure:

Esme	Income:	Expenditure:

Diego	Income:	Expenditure:

Sandra



You are a single parent and have a 12 year old daughter who is starting secondary school next September. You are working as a nurse and saving for her future.

You spend long hours each day commuting to work and need to purchase a new car. You would like to take your daughter on holiday to the UK after she has finished school this summer.

Felicia



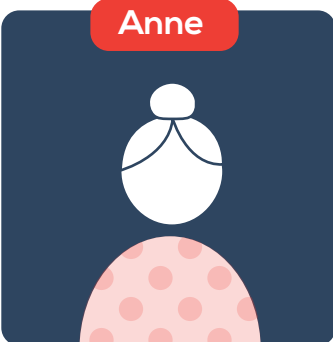
You and your partner have two young children and live in a rented house. You work in the local bank and your partner works from home which saves on childcare costs. However, there are still a lot of bills and rent is very expensive. You both enjoy going to music events when you can get a babysitter. You believe it's important to save at least 10% of your combined income for unexpected expenses.

Alan



You are 45 years old and are working as a consultant in a leading hospital in Ireland. You and your partner own your own home and have recently bought a holiday apartment in Spain as an investment for when you retire. You both enjoy eating out and are season ticket holders for your favourite football club. While you work hard and long hours you enjoy spending money travelling but feel that you are well prepared for any unforeseen financial spending.

Anne



You are a 19 year old student studying Science in UCD and living in student accommodation in Dublin. To help pay for rent and college fees you have a part time job in your local shop one evening a week and at weekends. You enjoy socialising with friends and play basketball with the college team. You are saving money for a work travel visa next summer in America and are paying off a student loan before you go.

Sandra	Income:	Expenditure:


Felicia	Income:	Expenditure:

Alan	Income:	Expenditure:

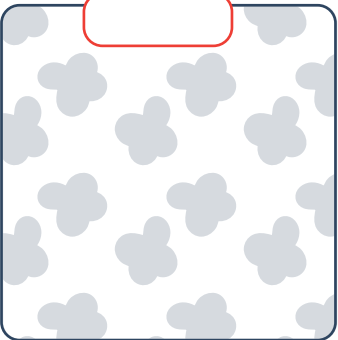
Anne	Income:	Expenditure:

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