

PROFILE THREE

You are a retired CPA. You and your retired school teacher spouse lived simply for many years and area now enjoying traveling and visiting the grandchildren.

INCOME: \$72,000 from pensions, dividends, and Social Security.

SAVINGS: Cash/ Investments valued at \$2,200,000

HEALTH INSURANCE: Medicare and an employer-sponsored plan for retirees.

HOUSING: Own your home and a vacation property, debt free

PROFILE THREE

You live with your partner in a home you have rehabbed in an area that is beginning to gentrify. Your partner was forced to retire with a small disability pension.

JOB: Nurse

SALARY: \$6,000/mo. plus disability payments of \$1,480

SAVINGS: Cash \$25,000, IRA \$85,000

HEALTH INSURANCE: Yes

HOUSING: Own a duplex, mortgage \$870/mo. after applying rent from tenant

PROFILE TWO

You are nearing 60 and share a modest three-bedroom home with your adult child. You have been considering moving into an adult community.

JOB: Social Worker

SALARY: \$4,950

SAVINGS: \$9,500

HEALTH INSURANCE: Yes

HOUSING: Own, Mortgage \$1,250

PROFILE ONE

You are a 20-something college student, working and taking classes. You live with several roommates and are financially independent from your parents. You worry about not having health insurance but you have been pretty healthy.

JOB: Restaurant wait staff

SALARY: \$1,850

SAVINGS: \$300

HEALTH INSURANCE: No

HOUSING: Shared rental, \$400

PROFILE TWO

You are in your 30s, single, living on your own.

JOB: Customer service

SALARY: \$2,900/mo.

SAVINGS: \$8,200

HEALTH INSURANCE: No

HOUSING: Rent, \$800/mo.

PROFILE ONE

You are part of a co-housing group and dedicated to living outside of conventional financial structures.

JOB: Artist

SALARY: Sporadic, averaging \$1,800/mo.

SAVINGS: \$0

HEALTH INSURANCE: No

HOUSING: Shared rental, \$400

PROFILE TWO

You are in your 40s, married, and nearing mandatory retirement. Work has taken its toll and your health has suffered. You aren't ready to retire and don't know what other kind of job you are qualified for.

JOB: Firefighter

SALARY: \$3,850

SAVINGS: \$12,000

HEALTH INSURANCE: Yes, for now.

HOUSING: Rent a house, \$1,100/mo.

PROFILE TWO

You are in your 20s, living with your parents. You have a college degree but have been unable to find a job in your field.

JOB: Karate instructor (part-time)

SALARY: \$800/mo.

SAVINGS: \$5,000

HEALTH INSURANCE: Yes, covered by your parents insurance for one more year

HOUSING: \$0

PROFILE ONE

You are a single parent with two young children. You are divorced and work part-time.

JOB: Secretary

INCOME: \$4,216/mo. including child support

SAVINGS: Less than \$500 cash, no retirement

HEALTH INSURANCE: Yes for the children, no for you.

HOUSING: Rent, \$950/mo.

PROFILE THREE

You are in your 40s and head of household for a family of five. You have a spouse who does not work outside the home. You provide financial support for your widowed mother and pay \$3000/mo. tuition.

JOB: Self-employed private practice lawyer

SALARY: \$10,000/mo.

SAVINGS: \$35,000 cash, \$375,000 401(k)

HEALTH INSURANCE: Yes

HOUSING: Own, Mortgage \$3600/mo.

PROFILE THREE

You and your partner work for the federal government.

You are empty nesters nearing retirement.

JOB: Engineer

SALARY: Combined \$15,000/mo.

SAVINGS: \$215,000

HEALTH INSURANCE: Yes

HOUSING: Own, Mortgage paid off

PROFILE THREE

You are retired collecting Social Security and a small monthly pension. You live modestly and feel secure.

JOB: Retired

SALARY: \$2,062

SAVINGS: \$85,000

HEALTH INSURANCE: Yes, Medicare

HOUSING: Subsidized senior housing, \$618/mo.

PROFILE ONE

You are a high school graduate living at home attending community college.

JOB: Retail clerk

SALARY: 1,475/mo.

SAVINGS: \$0

HEALTH INSURANCE: Yes, on your parents for another 6 months.

HOUSING: \$0

PROFILE TWO

You are in your 50s and were downsized from a corporate marketing position. You live alone in a condo.

JOB: None - collecting unemployment benefits

SALARY: \$2,700/mo.

SAVINGS: Approximately \$5000 left in a 401(K) you has been drawing down.

HEALTH INSURANCE: Yes, but COBRA running out next month.

HOUSING: Own, Mortgage \$1250/mo.

PROFILE TWO

You are a young adult sharing an apartment with a roommate and working two jobs. You are paying school loans of \$750/mo.

JOB: Non-profit administrator and barista/o

SALARY: \$3,250/mo.

SAVINGS: \$1,800

HEALTH INSURANCE: Yes, a high deductible plan

HOUSING: Shared rent, \$700 mo.

PROFILE ONE

You are an older adult, still working. You live alone and are paying down credit card debt in excess of \$20,000 that you accrued when you had a health scare several years ago.

JOB: Medical receptionist

SALARY: \$2,166

SAVINGS: \$12,000

HEALTH INSURANCE: Yes, but limited coverage.

HOUSING: Rent, \$720/mo.

PROFILE THREE

You are in your 30s, working for a large medical group. You are the head of household for a family of four. You are still paying \$2,100/mo. in student loans from years of medical training.

JOB: Physician

SALARY: \$14,000

SAVINGS: \$24,000, Profit sharing and 401(k)

HEALTH INSURANCE: Yes

HOUSING: Own, Mortgage \$1,900/mo.

PROFILE ONE

You are in your 20s and live modestly with your partner and your partner's daughter. You keep your expenses separate and make a weekly contribution to the household expenses.

JOB: Landscaper

SALARY: \$2,600

SAVINGS: \$2,400

HEALTH INSURANCE: No

HOUSING: Shared rent, \$600