Family Profile #1

**AFTER TAX ANNUAL INCOME:** $16,080

**CASH SAVINGS:** $0

**FAMILY MEMBERS:**
- 1 adult female
- 1 adult male
- 1 female child age 6
- 1 male child age 17

**DESCRIPTION:** Your family lives in an apartment in a small town outside a large metropolitan area. Both adults work full-time for minimum wage ($5.85/hour). Your employers provide no health benefits or paid vacation time. There is no mass transit available. The youngest child has a learning disability and requires additional tutoring outside of the public school she attends.
Family Profile #2

**AFTER TAX ANNUAL INCOME:** $25,000.00  
**CASH SAVINGS:** $250.00  
**FAMILY MEMBERS:** 2 adult females  
1 male child age, 6 months  
1 male teenager, age 18

**DESCRIPTION:** Your family lives in an apartment in a large metropolitan area. One adult works as a teacher in the public schools. She and the six-month-old child are covered under her employer’s insurance program. The other adult is a stay-at-home parent. There is a metropolitan bus service available.
Family Profile #3

AFTER TAX ANNUAL INCOME: $40,000.00
CASH SAVINGS: $1,000
FAMILY MEMBERS: 1 adult female
1 child, 3 years old
2 teenagers ages 13 and 17

DESCRIPTION: Your family lives in a (not-yet-paid-for) house in a small town outside a large metropolitan area. The adult works full-time at a non-unionized refrigerator plant; health insurance is not provided. There is a metropolitan bus service available. The youngest child is autistic and requires constant supervision.
Family Profile #4

**AFTER TAX ANNUAL INCOME:** $65,000.00

**CASH SAVINGS:** $3,800

**FAMILY MEMBERS:**
- 1 adult female
- 1 adult male
- 1 female child age 4
- 1 male child age 17

**DESCRIPTION:** Your family lives in a (not-yet-paid-for) house in a large metropolitan area. Both adults work full-time in a small business that your own. Your health insurance is provided through your business.
Family Profile #5

**AFTER TAX ANNUAL INCOME:** $140,000.00  
**CASH SAVINGS:** $10,000  
**FAMILY MEMBERS:** 1 adult female  
1 adult male  
1 teenage male age 16

**DESCRIPTION:** Your family lives in a (not-yet-paid-for) house in a large metropolitan area. You own two cars, one of which is paid for. Both adults work as lawyers: one as a public defender, the other in a private firm. Each employer provides health benefits. Your son is hoping to graduate early from high school and is considering traveling before attending college.