

## TOTAL ANNUAL INCOME

Doctor

**\$208,000**

Single

No Kids

## BIO

Occupation: Doctor

Education Level: Professional

Annual Income: \$208,000

Monthly Gross Income: \$17,333

Monthly Taxes Paid: \$6,413

Monthly Income After Taxes (NET): \$10,920

Marital Status: Single

Spouse's Income: N/A

Number of Children: 0

Age and Gender of Children: N/A

Total Family NET Monthly Income: \$10,920

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$17,333	
	Monthly Taxes	\$6,413		
	Net Monthly Income			\$10,920
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Attorney

# \$127,990

Single

2 Kids

## BIO

Occupation: Attorney

Education Level: Professional

Annual Income: \$127,990

Monthly Gross Income: \$10,666

Monthly Taxes Paid: \$3,413

Monthly Income After Taxes (NET): \$7,253

Marital Status: Single

Spouse's Income: N/A

Number of Children: 2

Age and Gender of Children: 4-Girl, 5-Boy

Total Family NET Monthly Income: \$7,253

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$10,666	
	Monthly Taxes	\$3,413		
	Net Monthly Income			\$7,253
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Software Developer

# \$102,930

Single

1 Kid

## BIO

Occupation: Software Developer

Education Level: Bachelor's

Annual Income: \$102,930

Monthly Gross Income: \$8,578

Monthly Taxes Paid: \$2,745

Monthly Income After Taxes (NET): \$5,833

Marital Status: Single

Spouse's Income: N/A

Number of Children: 1

Age and Gender of Children: 2-Boy

Total Family NET Monthly Income: \$5,833

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  - Ⓐ Achievable
  - Ⓡ Realistic
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3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$8,578	
	Monthly Taxes	\$2,745		
	Net Monthly Income			\$5,833
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Physical Therapist

**\$95,620**

Single

2 Kids

## BIO

Occupation: Physical Therapist

Education Level: Master's

Annual Income: \$95,620

Monthly Gross Income: \$7,968

Monthly Taxes Paid: \$2,550

Monthly Income After Taxes (NET): \$5,418

Marital Status: Single

Spouse's Income: N/A

Number of Children: 2

Age and Gender of Children: 6-Boy, 10-Girl

Total Family NET Monthly Income: \$5,418

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$7,968	
	Monthly Taxes	\$2,550		
	Net Monthly Income			\$5,418
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			



## TOTAL ANNUAL INCOME

Chiropractor

**\$75,000**

Married

2 Kids

## BIO

Occupation: Chiropractor

Education Level: Professional

Annual Income: \$75,000

Monthly Gross Income: \$6,250

Monthly Taxes Paid: \$1,375

Monthly Income After Taxes (NET): \$4,875

Marital Status: Married

Spouse's Income: \$1,224

Job Type: Part Time

Number of Children: 2

Age and Gender of Children: 2-Boy, 8-Girl

Total Family NET Monthly Income: \$6,099

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$6,250	
	Monthly Taxes	\$1,375		
	Net Monthly Income			\$6,099*
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

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<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

\* Includes Spouses Net Monthly Income

## TOTAL ANNUAL INCOME

Architect

# \$152,350

Single

1 Kid

## BIO

Occupation: Architect

Education Level: Master's

Annual Income: \$152,350

Monthly Gross Income: \$12,696

Monthly Taxes Paid: \$4,063

Monthly Income After Taxes (NET): \$8,633

Marital Status: Single

Spouse's Income: N/A

Number of Children: 1

Age and Gender of Children: 14-Girl

Total Family NET Monthly Income: \$8,633

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$12,696	
	Monthly Taxes	\$4,063		
	Net Monthly Income			\$8,633
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Nurse Practitioner

# \$120,680

Single

No Kids

## BIO

Occupation: Nurse Practitioner

Education Level: Master's

Annual Income: \$120,680

Monthly Gross Income: \$10,057

Monthly Taxes Paid: \$3,218

Monthly Income After Taxes (NET): \$6,839

Marital Status: Single

Spouse's Income: N/A

Number of Children: 0

Age and Gender of Children: N/A

Total Family NET Monthly Income: \$6,839

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$10,057	
	Monthly Taxes	\$3,218		
	Net Monthly Income			\$6,839
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

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	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Registered Nurse

# \$77,600

Married

2 Kids

## BIO

Occupation: Registered Nurse

Education Level: Bachelor's

Annual Income: \$77,600

Monthly Gross Income: \$6,467

Monthly Taxes Paid: \$1,423

Monthly Income After Taxes (NET): \$5,044

Marital Status: Married

Spouse's Income: \$2,240

Job Type: Full Time

Number of Children: 2

Age and Gender of Children: 3-Girl, 3-Boy

Total Family NET Monthly Income: \$7,284

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$6,467	
	Monthly Taxes	\$1,423		
	Net Monthly Income			\$7,284*
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

\* Includes Spouses Net Monthly Income



## TOTAL ANNUAL INCOME

Digital Forensics Analyst

**\$95,270**

Single

2 Kids

## BIO

Occupation: Digital Forensics Analyst

Education Level: Associate

Annual Income: \$95,270

Monthly Gross Income: \$7,939

Monthly Taxes Paid: \$1,905

Monthly Income After Taxes (NET): \$6,034

Marital Status: Single

Spouse's Income: N/A

Number of Children: 2

Age and Gender of Children: 4-Girl, 7-Girl

Total Family NET Monthly Income: \$6,034

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$7,939	
	Monthly Taxes	\$1,905		
	Net Monthly Income			\$6,034
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Elementary School Teacher

# \$61,400

Married

1 Kid

## BIO

Occupation: Elementary School Teacher

Education Level: Bachelor's

Annual Income: \$61,400

Monthly Gross Income: \$5,117

Monthly Taxes Paid: \$1,126

Monthly Income After Taxes (NET): \$3,991

Marital Status: Married

Spouse's Income: \$1,599

Job Type: Full Time

Number of Children: 1

Age and Gender of Children: 2-Boy

Total Family NET Monthly Income: \$5,590

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$5,117	
	Monthly Taxes	\$1,126		
	Net Monthly Income			\$5,590*
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

\* Includes Spouses Net Monthly Income

## TOTAL ANNUAL INCOME

Hotel General Manager

**\$59,430**

Single

1 Kid

## BIO

Occupation: Hotel General Manager

Education Level: Bachelor's

Annual Income: \$59,430

Monthly Gross Income: \$4,953

Monthly Taxes Paid: \$1,090

Monthly Income After Taxes (NET): \$3,863

Marital Status: Single

Spouse's Income: N/A

Number of Children: 1

Age and Gender of Children: 5-Boy

Total Family NET Monthly Income: \$3,863

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$4,953	
	Monthly Taxes	\$1,090		
	Net Monthly Income			\$3,863
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Minister/Clergy

# \$49,720

Married

3 Kids

## BIO

Occupation: Minister/Clergy  
Education Level: Bachelor's  
Annual Income: \$49,720  
Monthly Gross Income: \$4,143  
Monthly Taxes Paid: \$912  
Monthly Income After Taxes (NET): \$3,231

Marital Status: Married  
Spouse's Income: \$1,380  
Job Type: Full Time  
Number of Children: 3  
Age and Gender of Children: 0-Unborn,  
2-Boy, 4-Girl  
Total Family NET Monthly Income: \$4,612

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$4,143	
	Monthly Taxes	\$912		
	Net Monthly Income			\$4,612*
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

\* Includes Spouses Net Monthly Income



## TOTAL ANNUAL INCOME

Graphic Designer

# \$50,710

Married

1 Kid

## BIO

Occupation: Graphic Designer

Education Level: Associate

Annual Income: \$50,710

Monthly Gross Income: \$4,226

Monthly Taxes Paid: \$930

Monthly Income After Taxes (NET): \$3,296

Marital Status: Married

Spouse's Income: \$1,224

Job Type: Full Time

Number of Children: 1

Age and Gender of Children: 1-Boy

Total Family NET Monthly Income: \$4,520

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✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$4,226	
	Monthly Taxes	\$930		
	Net Monthly Income			\$4,520*
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
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<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

\* Includes Spouses Net Monthly Income

## TOTAL ANNUAL INCOME

Paralegal

# \$56,230

Married

3 Kids

## BIO

Occupation: Paralegal

Education Level: Associate

Annual Income: \$56,230

Monthly Gross Income: \$4,688

Monthly Taxes Paid: \$1,031

Monthly Income After Taxes (NET): \$3,655

Marital Status: Married

Spouse's Income: N/A

Number of Children: 3

Age and Gender of Children: 5-Boy, 5-Boy, 5-Boy

Total Family NET Monthly Income: \$3,655

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$4,686	
	Monthly Taxes	\$1,031		
	Net Monthly Income			\$3,655
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Translator

# \$49,110

Single

1 Kid

## BIO

Occupation: Translator

Education Level: Associate

Annual Income: \$49,110

Monthly Gross Income: \$4,093

Monthly Taxes Paid: \$900

Monthly Income After Taxes (NET): \$3,192

Marital Status: Single

Spouse's Income: N/A

Number of Children: 1

Age and Gender of Children: 4-Girl

Total Family NET Monthly Income: \$3,192

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - Ⓢ Specific
  - Ⓜ Measurable
  - Ⓐ Achievable
  - Ⓡ Realistic
  - Ⓣ Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (> 5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$4,093	
	Monthly Taxes	\$900		
	Net Monthly Income			\$3,192
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Police Officer

**\$64,610**

Single

No Kids

## BIO

Occupation: Police Officer

Education Level: Associate

Annual Income: \$64,610

Monthly Gross Income: \$5,384

Monthly Taxes Paid: \$1,185

Monthly Income After Taxes (NET): \$4,200

Marital Status: Single

Spouse's Income: N/A

Number of Children: 0

Age and Gender of Children: N/A

Total Family NET Monthly Income: \$4,200

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$5,384	
	Monthly Taxes	\$1,185		
	Net Monthly Income			\$4,200
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			



## TOTAL ANNUAL INCOME

TV Reporter

**\$48,370**

Married

1 Kid

## BIO

Occupation: TV Reporter

Education Level: Bachelor's

Annual Income: \$48,370

Monthly Gross Income: \$4,031

Monthly Taxes Paid: \$887

Monthly Income After Taxes (NET): \$3,144

Marital Status: Married

Spouse's Income: N/A

Number of Children: 1

Age and Gender of Children: 9-Girl

Total Family NET Monthly Income: \$3,144

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific ● M Measurable ● A Achievable ● R Realistic ● T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$4,031	
	Monthly Taxes	\$887		
	Net Monthly Income			\$3,144
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Social Worker

# \$49,150

Single

3 Kids

## BIO

Occupation: Social Worker

Education Level: Master's

Annual Income: \$49,150

Monthly Gross Income: \$4,096

Monthly Taxes Paid: \$901

Monthly Income After Taxes (NET): \$3,195

Marital Status: Single

Spouse's Income: N/A

Number of Children: 3

Age and Gender of Children: 7-Girl, 9-Boy, 13-Girl

Total Family NET Monthly Income: \$3,195

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (> 5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$4,096	
	Monthly Taxes	\$901		
	Net Monthly Income			\$3,195
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Paramedic/EMT

# \$36,930

Married

No Kids

## BIO

Occupation: Paramedic/EMT

Education Level: Certificate

Annual Income: \$36,930

Monthly Gross Income: \$3,078

Monthly Taxes Paid: \$369

Monthly Income After Taxes (NET): \$2,708

Marital Status: Married

Spouse's Income: N/A

Number of Children: 0

Age and Gender of Children: N/A

Total Family NET Monthly Income: \$2,708

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.  
**S** Specific **M** Measurable **A** Achievable **R** Realistic **T** Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$3,078	
	Monthly Taxes	\$369		
	Net Monthly Income			\$2,708
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Dental Assistant

**\$38,660**

Single

1 Kid

## BIO

Occupation: Dental Assistant

Education Level: Associate

Annual Income: \$38,660

Monthly Gross Income: \$3,222

Monthly Taxes Paid: \$387

Monthly Income After Taxes (NET): \$2,835

Marital Status: Single

Spouse's Income: N/A

Number of Children: 1

Age and Gender of Children: 4-Girl

Total Family NET Monthly Income: \$2,835

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$3,222	
	Monthly Taxes	\$387		
	Net Monthly Income			\$2,835
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			



## TOTAL ANNUAL INCOME

Actor/Actress

# \$46,950

Married

2 Kids

## BIO

Occupation: Actor/Actress

Education Level: Bachelor's

Annual Income: \$46,950

Monthly Gross Income: \$3,913

Monthly Taxes Paid: \$861

Monthly Income After Taxes (NET): \$3,052

Marital Status: Married

Spouse's Income: N/A

Number of Children: 2

Age and Gender of Children: 5-Boy, 8-Girl

Total Family NET Monthly Income: \$3,052

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (> 5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$3,913	
	Monthly Taxes	\$861		
	Net Monthly Income			\$3,052
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Chef

# \$50,160

Married

1 Kid

## BIO

Occupation: Chef

Education Level: Associate

Annual Income: \$50,160

Monthly Gross Income: \$4,180

Monthly Taxes Paid: \$920

Monthly Income After Taxes (NET): \$3,260

Marital Status: Married

Spouse's Income: N/A

Number of Children: 1

Age and Gender of Children: 13-Boy

Total Family NET Monthly Income: \$3,260

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$4,180	
	Monthly Taxes	\$920		
	Net Monthly Income			\$3,260
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Production Worker

# \$32,930

Married

3 Kids

## BIO

Occupation: Production Worker

Education Level: Some College

Annual Income: \$32,930

Monthly Gross Income: \$2,744

Monthly Taxes Paid: \$329

Monthly Income After Taxes (NET): \$2,415

Marital Status: Married

Spouse's Income: N/A

Number of Children: 3

Age and Gender of Children: 2-Girl, 6-Girl, 7-Boy

Total Family NET Monthly Income: \$2,415

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$2,744	
	Monthly Taxes	\$329		
	Net Monthly Income			\$2,415
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			

## TOTAL ANNUAL INCOME

Office Clerk

# \$37,030

Single

1 Kid

## BIO

Occupation: Office Clerk

Education Level: Some College

Annual Income: \$37,030

Monthly Gross Income: \$3,086

Monthly Taxes Paid: \$370

Monthly Income After Taxes (NET): \$2,716

Marital Status: Single

Spouse's Income: N/A

Number of Children: 1

Age and Gender of Children: 11-Boy

Total Family NET Monthly Income: \$2,716

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$3,086	
	Monthly Taxes	\$370		
	Net Monthly Income			\$2,716
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			



## TOTAL ANNUAL INCOME

Waiter/Waitress

# \$26,000

Single

2 Kids

## BIO

Occupation: Waiter/Waitress

Education Level: Some College

Annual Income: \$26,000

Monthly Gross Income: \$2,167

Monthly Taxes Paid: \$260

Monthly Income After Taxes (NET): \$1,907

Marital Status: Single

Spouse's Income: N/A

Number of Children: 2

Age and Gender of Children: 3-Girl, 9-Boy

Total Family NET Monthly Income: \$1,907

Financial Awareness Basics (FAB) encourages you to:

1. Develop a budget, and review and revise it often.
2. Set SMART personal goals for your road map.
  - S Specific
  - M Measurable
  - A Achievable
  - R Realistic
  - T Time specific
3. Set goals for short-term (< 1 year), mid-term (< 5 years) and long-term (>5 years).
4. Hold yourself accountable for your budget and your goals.
5. Keep financial records: balance checking, saving and investing accounts, review insurance policies and file items to be used on your annual tax return.
6. Pay yourself first. You can't do this if you are paying large amounts of interest to others for your day-to-day living. Only purchase on credit cards what you can pay in full each month.
7. Live within your means. As the old saying goes, it's better to live like a student when you are a student than to live like a student when you're a professional. Wise decisions today will enhance your quality of life tomorrow.

✓	Transactions	Payment/ Debit	Deposit/ Credit	Balance
	Monthly Gross Income		\$2,167	
	Monthly Taxes	\$260		
	Net Monthly Income			\$1,907
	Housing			
	Housing Insurance			
	Utilities			
	Groceries			
	Transportation			
	Transportation Insurance			
	Health/Dental Insurance			
	Furniture			
	Clothing			
	Banking			
	Personal Care			
	Communication			
	Child Care			
	Student Loans			
	Entertainment			
	Retirement			

	Donations			
	Supplemental Income			
	Crystal Ball			
	S.O.S. / Counselor			

<b>SAVINGS</b>			
<b>ENDING BALANCE</b>			