



Amelia

Age: 24

Job: Server

Education: BA in English and Education

Income: \$32K/year

Living: With parents who own their home with a mortgage

Personal: Amelia has not found a teaching job in her local community so she is currently working at a restaurant. She is unwilling to move because her mother is in poor health and the family cannot afford home care, so Amelia cares for her mother.



Esther

Age: 68

Job: Retired (former librarian)

Education: MA – Library Science

Income: \$40K/year (fixed income)

Living: Home with mortgage (with family)

Personal: Esther has severe Parkinson's and her health is in rapid decline. She relies on her daughter Amelia to provide daily care. Due to the cost of her medications, Esther's small income does not contribute much to the family's bills, and her husband Peter must continue to work to make ends meet.



Peter

Age: 70

Job: Electrician

Education: High School + Trade School

Income: \$80K/year (variable)

Living: Home with mortgage (with family)

Personal: Peter is the primary earner in his home, and is unable to retire due to his wife's health problems which require extra expenses. Peter covers the mortgage and most bills himself, but receives some financial contribution from his wife and daughter who live with him. Peter can tell that he will need to quit working soon, as his own health is starting to decline, but he is trying to wait until his daughter has a job in her field and can earn more money to help the family.



Johanna

Age: 28

Job: Hotel housekeeper

Education: Nursing degree (foreign university)

Income: \$28k/year

Personal: Johanna is an undocumented immigrant who escaped with her two young children (ages 3 and 7) from an abusive spouse. In her home country, there were minimal protections against her spouse, so she has come here to build a new life. She is talking to a lawyer to pursue legal status for herself and her children. In her home country, she worked as a nurse, but because she does not have legal status here, she currently works as a housekeeper in a hotel. She intends to resume nursing once she attains legal status.



Jamal

Age: 37

Job: Software engineer

Education: BS - Computer Science

Income: \$120K/year

Living: Rents condo

Personal: Jamal is single and has no intention of marrying or having children. Jamal has just moved to a new city for his current job, and he is noticing that the culture in his office is very toxic. It is draining him psychologically to continue working there, but since his employer's health insurance plan and vacation time is top-notch, he feels motivated to stay and endure the environment.



India

Age: 31

Job: Freelance graphic designer

Education: High School

Income: \$35k-\$50k/year

Living: Studio apartment with partner

Personal: India has been self-employed for four years and is trying to grow her business. She struggles to compete with larger firms who provide similar services for lower prices, so she has been cutting her own costs as much as possible to remain affordable and competitive. She has no health insurance, no car, and lives in a tiny apartment. She is able to walk most places she needs to go, and works from home. She intends to go to college to earn a business degree so that she can become more successful and do her own accounting, but she cannot afford the tuition or the time away from her work.



Mickey

Age: 34

Job: Carpenter

Education: GED

Income: \$45k/year

Living: Studio apartment with partner

Personal: Mickey works for a small construction business. He loves his work and his boss, but since the business is small they are unable to provide benefits. Mickey is developing joint pain and numbness in his arms, but he does not have health insurance and cannot afford to go to the doctor. His partner India is self-employed and also does not have health insurance, so he cannot be added as a dependent or family member.



Warren

Age: 62

Job: CEO

Education: MBA

Income: \$500k/year

Living: Owns a home

Personal: Warren has recently become a billionaire with a net worth of \$140 billion due to his ownership of large amounts of stock in his successful conglomerate corporation. His company employs 300,000 people and owns several other companies across various industries. Warren believes in fair wages, and consistently raises wages with to keep up with inflation.



Noor

Age: 48

Job: Physician

Education: MD

Income: \$350k/year

Living: Owns home

Personal: Noor is a single mother of two boys, ages 14 and 17. She is an immigrant with permanent residence, and her boys are citizens. Noor worked in an ER for the first ten years of her career, and has finally gotten the opportunity to move into a family doctor's office where she can keep better hours and spend more time with her children. She lives in an affluent neighborhood and has thus been able to send her kids to excellent public schools so they will be well-prepared for college.



Lee

Age: 82

Job: Retired

Education: Some college

Income: \$90k/year

Living: Owns home

Personal: Lee is a retired truck driver who invested wisely during his working years. He now gets a comfortable income through his work pension, stock dividends, and social security. Lee's husband passed away many years ago and his children do not live close by. He is no longer able to drive, and relies on public transit to get out of the house, go to the store, etc. He is worried about what will happen when he can no longer live alone, as he knows that nursing homes and home care are very expensive, and his income alone will not cover the cost.



Amaya

Age: 25

Job: House cleaner

Education: High school

Income: \$34K/year

Living: Rents with 3 roommates

Personal: Amaya has recently left an abusive husband and is struggling to get back on her feet. She has a 3-year-old daughter, and she lives with close friends. Since she got married right out of high school and her husband opposed her going to college, she has no higher education or skillset that can help her earn more money. She brings her daughter to work to keep her costs low, but this means it takes her much longer to clean houses than it otherwise would, so she cannot make as much money. Amaya wants to go to school for computer science but is struggling to plan for it because she does not have access to consistent childcare and cannot take time off work to attend school.



Sara Jo

Age: 15

Job: High school student

Education: 10th grade

Income: \$8K/year

Living: With parents

Personal: Sara Jo is an excellent student who hopes to go to college and grad school for marine biology. She has a job at a local animal shelter cleaning out cages and feeding animals which gives her a small income. Though her parents are struggling financially, they do not want Sara Jo to take on any more hours, because they want to ensure that she gets good grades so she can get scholarships to college.



Allison

Age: 43

Job: Unemployed

Education: some high school

Income: <\$10k/year

Living: Homeless

Personal: Allison has struggled with schizophrenia for her entire adulthood. She has never had successful treatment, and so she has struggled to maintain jobs, relationships, and friendships. She is interested in seeking medication for her disorder but does not know where to go or how to find help.



Steven

Age: 52

Job: Landscaper, business owner

Education: BA in horticulture

Income: \$65k/year

Living: Owns home

Personal: Steven runs a small landscaping business with 3-5 employees depending on the season. He believes in living wages, so he pays his employees as much as he can afford to, which is roughly \$20/hr. He wishes he could provide health coverage as well, since he knows how hard the labor is, but it is too expensive for such a small group. Steven would like to retire soon, since he still does manual labor every day, but he is uncertain about how he will provide for himself once he is not working, as he has no retirement accounts and he does not know if social security will be enough to live on.



Sanjeev

Age: 19

Job: College student, grocery cashier

Education: Freshman in college

Income: \$18k/year

Living: Dorm

Personal: Sanjeev is an international student here on a visa. His parents and extended family live in India, and Sanjeev is studying at MIT with the goal of becoming a robotics engineer. He is not sure if he will stay in the US or return to India after school, but he plans to get a high-paying job that will allow him to financially support his parents as they age.



Taj

Age: 29

Job: Machinist

Education: High school + job training

Income: \$52K/year

Living: Rents with a roommate

Personal: Taj has been working in manufacturing for 5 years and is hoping to start their own fabrication business in the near future. They will need a business loan to cover the costs of a shop and tools, but have little financial education and mediocre credit. Taj lives in an urban area with a high cost of living, so their salary does not provide much in the way of savings to open a business. Taj has been relying on the local library to get books on financial literacy, but wants to pursue a business degree. However, Taj is unsure how they will balance working enough to make a living while also earning a degree.



Mason

Age: 31

Job: Postal worker

Education: some college

Income: \$57k/year

Living: Home with mortgage with family

Personal: Mason has worked for the post office for ten years. His wife Maria is a real estate agent, and both salaries are needed to pay their bills. Mason has two children under age 5, so the couple must pay for childcare for both children, which has gotten expensive. Since Mason's job is very stable and he cannot bring his kids to work, the couple has chosen to have Maria bring the kids to work when she can, in order to maintain a lower cost of childcare. This has compromised Maria's earnings, since she cannot show as many houses on the days she has her kids.



Maria

Age: 29

Job: Real-estate agent

Education: BA in anthropology

Income: \$43k-64k/year (variable)

Living: Home with mortgage with family

Personal: Maria has two children under 5 who she brings to work with her to avoid excessive childcare costs. Her husband Mason works for the post office and is unable to bring the kids to work with him - the couple cannot afford for either of them to stay home with the children. Maria is looking forward to when her children are old enough to attend public school.



Eleanor

Age: 45

Job: Private School Teacher

Education: MA in mathematics

Income: \$82k/year

Living: Home with mortgage with family

Personal: Eleanor teaches at a prestigious boarding school that educates predominantly wealthy children. She recently transitioned out of the public school system and now enjoys a higher salary, a better school environment, and much better benefits. Eleanor spent years in the public school system and finally got burnt out dealing with content regulation, disruptive students, uninterested administrators, and low pay. She hates that the public school system is so poor, but feels she has "paid her dues" and deserves the opportunity to improve her working conditions and earn a more comfortable salary.



Simone

Age: 13

Job: NA

Education: Middle school

Income: NA

Living: Foster care

Personal: Simone has been in the foster care system since the death of her mother when she was 6 years old. She has no other living relatives that she is aware of. Simone has severe behavioral issues stemming from her fear of abandonment and the loss of her only family, and this has caused her to be uprooted from foster families twice during her time in the system. She has never been particularly happy in any of her new homes, and she hopes to begin working once she turns 16, and become independent as quickly as possible, since she knows that she will have no financial support once she turns 18.



James

Age: 48

Job: CEO

Education: BA – computer science

Income: \$2 million/year

Living: Owns a home

Personal: After his father's retirement, James became the CEO of his family's construction/development company. James spent many years working for the company in various capacities, starting as a laborer, and moving up the chain. He employs roughly 100 people in his firm and he keeps their wages competitive with the market rates. James' children attend private school, and his wife has not had to work since the children were born.



Abdul

Age: 71

Job: Senator

Education: JD (law degree)

Income: \$175K/year

Living: Owns home with wife

Personal: Abdul has been a senator for 10 years and has a background in tax law. He has been able to accumulate a net worth of roughly \$3.5 million from a combination of his prior work as a corporate attorney and some favorable financial regulations he helped to pass while in office. He is working to help relax regulations on large corporations so that they can be more profitable and benefit the economy.



Ellis

Age: 35

Job: Public defender

Education: JD (law degree)

Income: \$95K/year

Living: Home with a mortgage with family

Personal: Ellis is a single father of two children ages 4 and 7. Fortunately his parents are in good health and can care for his 4-year-old 3 days a week, minimizing his childcare costs. He has a history of alcoholism but has been sober for 10 years, and because of this he runs an AA meeting and sponsors new members. He is concerned about the criminalization of addiction and is routinely frustrated by the lack of resources for addicts and the stigma that they face when they choose to seek help.



Amanda

Age: 27

Job: Cashier

Education: some college

Income: \$28K/year

Living: Rents with roommates

Personal: Amanda dropped out of college due to an opioid addiction that she developed while recovering from bad motorcycle accident. She is in recovery but has had some relapses. She has a stable job at a local grocery store, but does not have benefits or paid time off. She has some chronic pain as a result of her accident but avoids pain medication because of her prior addiction, and since she doesn't have paid sick days she is not taking the time to rest that her body needs. She is concerned that her inability to rest will lead to worsening of her condition.



Genevieve

Age: 52

Job: Actress

Education: High School

Income: \$15 million/year

Living: Owns home

Personal: Genevieve grew up very poor, but had a love of theater which she later translated into a very successful acting career. She is doing fewer films now and instead is primarily earning income from stock and real estate investments that she bought when she became successful. She employs 8 staff members to help manage her professional and personal affairs and pays them well.



Kevin

Age: 26

Job: Police Officer

Education: High School

Income: \$65K/year

Living: Rents an apartment alone

Personal: Kevin completed his training last year and is newly on the force. He chose his career because of the job security and decent pay with no higher education requirement. He wanted to attend college but could not afford it.



Mira

Age: 39

Job: Firefighter

Education: High school

Income: \$65k/year

Living: Owns a home with partner

Personal: Mira came to the country as a young child. Her parents are originally from India, and she still has extended family there who she tries to see regularly. She and her partner Hayden plan to have children in the near future, and they are planning for Mira to stay home with their children for the first three years. They are not sure they can live on Hayden's income alone (\$58k/year), but Mira does not feel she should continue to work at a dangerous job during her children's early childhood.



Ruiz

Age: 21

Job: Army medic

Education: High school

Income: \$45k/year

Living: On base

Personal: Ruiz joined the military in order to provide for his parents who are struggling with health conditions that require expensive care. He has dreams of becoming a doctor, and the army offered the security and financial support for higher education. Ruiz knows that medical school is a long and expensive process, but he hopes that he will end up with extra money to help his parents while doing a meaningful job.



Sonia

Age: 23

Job: Professional soccer player

Education: High school

Income: \$6 million/year

Living: Owns a home

Personal: Sonia was recruited from high school to join a professional soccer team. She benefitted greatly from her public school's athletics program, and she has taken it upon herself to fund a community soccer program in her hometown that helps young people develop as athletes and gain scholarships for college.



Jennifer

Age: 62

Job: College professor

Education: PhD - History

Income: \$100k/year

Living: Mortgaged home with wife

Personal: Jennifer is a tenured professor who has been teaching at a public university for 33 years and is nearing retirement. Her son was recently in a bad car accident and now requires expensive care.