

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.