

Identity Number 1

Name: Sammy

Age: You are 48

Marital status: Never married

Children: None

Family situation: Your father and stepmother in Virginia Beach. Your sister lives in the area, but you only have contact with her about once a year

Childcare: Not applicable

Education: You attended some college

Employment status: You are a day laborer

Annual gross income: \$1000 annual income. As a day laborer, your pay varies by job. Generally you make about \$50 per 8 hours of work each day. Work is sparse and you typically find about 1 to 2 jobs per month.

Financial situation: You very rarely have any money saved

Housing: You live in a tent in the woods

Utilities: Not applicable

Transportation: You get around using the bus using tokens received by the Embury Rucker Community Shelter and the Fairfax County Outreach Worker

Medical issues/insurance: You do not have any health insurance. You have frequent colds, flu, injuries, skin and foot problems

Identity Number 2

Name: Arthur

Age: You are 29

Marital status: Single

Children: You do not have any children

Family situation: You moved into the Embry Rucker Community Shelter earlier this year. You felt that your abuse of drugs and alcohol had destroyed your life. You had just gotten out of jail and had a court case pending. You had no job and were in need of a safe, clean place to go. When in detox, one of your case managers suggested that you think about a homeless shelter. Although you were apprehensive about entering a shelter, you desperately desired a change in your life.

Childcare: Not applicable

Education: You have a Bachelors Degree in Business

Employment status: Once you moved into the shelter, you worked with the employment coordinator who helped you conduct a job search and prepare for interviews. It took you about a month to get a job, but now you have an even better one as an office manager at a large company!

Annual gross income: \$35,360 annual income (\$17/hour x 40 hours/week x 52 weeks/year)

Financial situation: You came into the shelter with \$8,000 in credit card debt, but were able to pay off \$2,000 during the past six months; you still owe \$6,000 in debt. You now owe \$250/month to pay off your debt. Additionally, while living in the shelter for 6 months and working fulltime, you were able to save \$4,000 which has enabled you to move out this month

Housing: You are moving out this week into a 1-bedroom apartment in Reston for \$1,100 per month including all utilities

Utilities: \$50 monthly cell phone bill

Transportation: You own a 1992 Ford Taurus; \$80 monthly car insurance bill

Medical issues/insurance: You have health insurance through your job and contribute \$50 per month for your premium

Identity Number 3

Name: Henri

Age: You are 52

Marital status: Divorced

Children: You have two children who live in California with their mother who rarely visit you

Family situation: Your children and ex-wife have started a new life for themselves, your Mom, who you haven't seen in 12 years and your brother live in Athens, Georgia

Childcare: Not applicable

Education: You have a high school diploma

Employment status: You are currently washing dishes at a local restaurant

Annual gross income: \$5,460 annual income (\$7/hour x 15 hours/week x 52 weeks/year); you have \$2,000 in savings

Financial situation: Before you started living in your car, you lived in an apartment and had a good job driving a tractor-trailer for a local company. You were involved in a traffic accident and your employer told you that you had to pay their \$2,500 deductible (which you later discovered was illegal). Soon after this, you received a \$700 ticket for your truck being overweight. Over a 10-week period, out of your \$1,000 paycheck every two weeks, you were receiving only \$300 after all of the deductions. You switched jobs but were fired and were unable to collect unemployment. As a result, you could no longer afford you apartment and started sleeping in your car

Housing: You are currently living out of your car

Utilities: Not applicable

Transportation: 1992 Ford Taurus; \$80 monthly car insurance

Medical issues/insurance: Just before moving out of your apartment, you were diagnosed with prostate cancer. You are receiving treatment for cancer and will undergo radiation in a few months, and subsequently surgery if doctors determine that is needed. Additionally, you were diagnosed with a bad back and were advised that you should no longer work with heavy equipment or drive trucks because of your disability, which is why the best job you could find was washing dishes.

**** Note:** Money in savings accounts does not get broken down in a monthly budget, place money from savings in the appropriate box on the financial worksheet

Identity Number 4

Name: Veronica

Age: You are 70

Marital status: Widowed

Children: 1 son, James is 45

Family situation: You are a widow. Your only son James lives with you; you require assistance with self-care.

Childcare: N/A

Education: You are a high school graduate

Employment status: You retired

Annual gross income: \$20,400 annual income (\$1,500/month from Social Security + \$200/month from pension)

Financial situation: You receive your income from a monthly Social Security payment and a small monthly pension payment. You have \$1000 in savings in the bank.

Housing: You own a town home in Herndon, \$800 monthly mortgage payment

Utilities: \$70 monthly cable and home phone bill; \$25 monthly electric bill; \$200 monthly Homeowners Association fees which covers sewer, trash pick up and water

Transportation: You own a 1998 Ford Taurus; \$105 monthly car insurance

Medical issues/insurance: James became disabled last year in a hit-and-run car accident. He received an insurance settlement of \$20,000 but all of that money has already been used to pay doctor's bills. He is currently uninsured. You are enrolled in Medicare. You spend \$100 monthly on medications for yourself

**** Note:** You don't pay taxes on Social Security or on your pension, make sure to place these sources of income in the appropriate boxes on the financial worksheet

**** Note:** Money in savings accounts does not get broken down in a monthly budget, place money from savings in the appropriate box on the financial worksheet

Identity Number 5

Name: George

Age: You are 62

Marital status: Single

Children: 1 son and 1 daughter, Martin is 42 and Maria is 39

Family situation: You live alone and are estranged from your children.

Childcare: N/A

Education: You are a high school graduate

Employment status: You are a full-time electrician

Annual gross income: \$41,600 annual income (\$20/hour x 40 hours/week x 52 weeks/year)

Financial situation: You have \$35,000 in gambling debts, you pay \$500 per month toward your debt

Housing: You live in 1-bedroom apartment in Reston, your monthly rent is \$1,025

Utilities: \$125 monthly internet, cable and phone bill; \$70 monthly cell phone bill; \$25 electric; ; \$45 quarterly water and sewer bill (\$15 per month)

Transportation: You own 1996 Ford F-150; \$110 monthly car insurance

Medical issues/insurance: You have health insurance through work; \$125 monthly health insurance premium. You have diabetes and spend \$100 monthly on medications related to diabetes

Identity Number 6

Name: Ella

Age: You are 23

Marital status: Single

Children: N/A

Family situation: Your mother lives in Oregon with your two younger sisters and she is estranged from her father.

Childcare: N/A

Education: You just finished a college degree in sociology

Employment status: You are a full-time paralegal at small law firm

Annual gross income: \$31,200 annual income (\$15/hour x 40 hours/week x 52 weeks/year + 15 hours/week unpaid overtime)

Financial situation: You have no money in savings and \$200 monthly school loan payments. Your mother is unable to provide any financial assistance to you.

Housing: You share a 2-bedroom apartment in Reston, your share of the monthly rent is \$800 which includes all utilities except electric

Utilities: \$50 monthly cell phone bill; \$50 monthly cable and internet bill (your half); \$25 monthly electric bill (your half)

Transportation: You purchased a 2005 Hyundai Accent 2 years ago, \$250 monthly car payment; \$125 monthly car insurance

Medical issues/insurance: You have health insurance through work; \$70 monthly health insurance premium

Identity Number 7

Name: Tim

Age: You are 28

Marital status: Divorced

Children: 1 daughter and 1 son, Erika is 6 and Keith is 3

Family situation: You are divorced. Your children live with your ex-wife in Maryland

Childcare: N/A

Education: You are a high school graduate

Employment status: You are a full-time computer network engineer for a nonprofit organization

Annual gross income: \$27,040 annual income (\$13/hour x 40 hours/week x 52 weeks/year)

Financial situation: You are required to pay \$400 per month in child support until your children are 18

Housing: You rent a basement apartment in Herndon, monthly rent is \$650 including all utilities

Utilities: \$70 monthly cell phone bill; \$70 monthly internet and cable bill

Transportation: You do not own a car, you rely on public transportation; you pay \$80 monthly for public transportation

Medical issues/insurance: You have health insurance for yourself and your children through work; \$175 monthly health insurance premium

Identity Number 8

Name: Simon & Robin

Age: You are 36, Robin is 34

Marital status: Married

Children: 3 sons and 2 daughters, Chris is 14, Angela is 11, Vince is 7, Robert is 4, Laura is 1

Family situation: You and Robin have been married for 13 years.

Childcare: Chris, Angela, and Vince attend public school; after school Chris watches Angela and Vince. Robert and Laura attend daycare at a total cost of \$400/month; you spend \$80 monthly on diapers for Laura

Education: You have a bachelor's degree in business; Robin is a high school graduate

Employment status: You are a full-time office manager for a professional association, Robin is a full-time receptionist at a car dealership

Annual gross income: \$56,160 total annual income (You: \$35,360 \$17/hour x 40 hours/week x 52 weeks/year; Robin: \$20,800 \$10/hour x 40 hours/week x 52 weeks/year)

Financial situation: You and Robin have no savings

Housing: You rent a 4-bedroom townhouse in Herndon, monthly rent is \$1,800

Utilities: \$100 a month for your cell phones; \$100 a month for internet, cable and home phone; \$60 a month for electric; \$45 quarterly for water and sewage (\$15 monthly); \$100 a month for gas heat

Transportation: You own a 1997 Ford Aerostar. You spend \$125 per month on car insurance. Robin drives to work and you take public transportation to and from work, you spend \$50 monthly on public transportation

Medical issues/insurance: You, Robin, and your children have health insurance through your job; \$150 monthly health insurance premium

Identity Number 9

Name: Joel and Bonnie

Age: You are 45, Bonnie is 40

Marital status: Partnered

Children: N/A

Family situation: You and Bonnie have been in a relationship for 13 years

Childcare: N/A

Education: You are a college graduate with a degree in English, Bonnie has a graduate degree in history

Employment status: You were a freelance writer, but since you were diagnosed with cancer, you have been too ill to work. Bonnie is a full-time teacher and is now paying for all of your joint expenses

Annual gross income: \$35,360 annual income (Bonnie: \$35,360 \$17/hour x 40 hours/week x 52 weeks/year)

Financial situation: You have \$25,000 in a retirement savings account. You also have \$3,500 in credit card debt, you pay \$400 per month toward your credit card debt

Housing: You own 2-bedroom condo in Reston, monthly mortgage payment is \$1,100

Utilities: \$80 monthly joint cell phone bill; \$200 monthly Condo Fees which includes all utilities except electric; \$55 monthly electric bill

Transportation: You own 1999 Honda Civic and 2003 Nissan Sentra, your monthly payment is \$300 for the Sentra. Car insurance is \$175 total per month

Medical issues/insurance: Bonnie has health insurance through work; she pays a \$50 monthly health insurance premium. You have no health insurance and have just been diagnosed with cancer.

**** Note:** Money in savings accounts does not get broken down in a monthly budget, place money from savings in the appropriate box on the financial worksheet

Identity Number 10

Name: Linda

Age: You are 38

Marital status: Separated

Children: 1 daughter and 1 son, Diana is 12, Manny is 8

Family situation: You have been separated from your husband for 3 years

Childcare: Diana and Manny attend public school; your kids take the school bus home each day after school; Diana has a key and she takes care of Manny after school, starts the household chores and dinner started before you arrive home after work

Education: You are a high school graduate

Employment status: You are the full-time manager of a retail store

Annual gross income: \$35,360 annual income (\$17/hour x 40 hours/week x 52 weeks/year)

Financial situation: You have \$7,000 in credit card debt, you pay \$450 per month toward your debt. You do not receive any financial support from your husband.

Housing: You rent a 3-bedroom townhouse in Herndon, your monthly payment is \$1,700

Utilities: \$100 monthly internet, cable and phone bill; \$50 monthly cell phone bill; \$25 monthly electric bill; \$50 monthly gas bill

Transportation: You own a 2001 Dodge Neon with \$120 monthly car payment; \$100 monthly car insurance bill

Medical issues/insurance: You and your children have health insurance through your work; \$200 monthly health insurance premium

Identity Number 11

Name: James

Age: You are 40

Marital status: Divorced

Children: 1 daughter, 1 son and 1 niece, Sarah is 19, Mike is 16, Lisa is 14 (your niece)

Family situation: You are a single father raising three children on your own since your former wife left you and your children, Sarah and Mike, when they were still young. Lisa, your niece, has lived with your family since she was 5 years old while her mother, your sister, was in jail

Childcare: Although the teens are now old enough to be home on their own after school, they do not participate in after-school sports because you cannot afford athletic equipment. Although Mike enjoys football and Lisa wants to be on the cheerleading team, they spend most afternoons hanging around with other teens on the street corner, which makes you very nervous.

Education: You are a high school graduate

Employment status: You are a full-time foreman at construction site

Annual gross income: \$45,000 annual income (\$21/hour x 40 hours/week x 52 weeks/year)

Financial situation: Although you attempt to save a small part of your income each month, you only have \$500 in your savings account. Sarah is beginning her senior year of high school and would like to apply to George Mason University, but you are worried about how you will pay for college tuition.

Housing: You live in 3-bedroom apartment in Reston, monthly rent is \$2,000

Utilities: \$100 monthly cell phone bill; \$50 monthly electric bill; \$100 monthly gas bill

Transportation: You own a 1996 Ford Taurus; \$350 monthly car insurance for you, Sarah, and Mike

Medical issues/insurance: You and your kids have health insurance through your work; \$200 monthly health insurance premium

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Identity Number 12

Name: Elizabeth

Age: You are 71

Marital status: Widowed

Children: 1 daughter and 1 son, Nancy is 44, William is 40

Family situation: You live by yourself in a home that you purchased with your husband 30 years ago.

Childcare: N/A

Education: You have a Bachelors of Education

Employment status: You are retired

Annual gross income: \$30,160 annually when combining Social Security and contributions from your children, (\$580/week x 52 weeks/year).

Financial situation: 5 years ago, your husband passed away suddenly. Since then, you have been living off of money that Nancy and William give you monthly

Housing: You own a home with \$900 monthly mortgage payment; you pay \$200 monthly Home Owners Association fees

Utilities: All utilities are included in the Home Owners Association except \$25 monthly phone bill

Transportation: You own a 1990 Nissan Altima, but call a taxi cab whenever you need to leave home because you no longer feel comfortable driving, you spend \$80 on cabs monthly; \$120 monthly car insurance

Medical issues/insurance: You were recently diagnosed with a chronic heart condition that requires you to take several medications daily. You receive Medicaid through the federal government. You spend \$100 monthly on medications

**** Note:** You don't pay taxes on Social Security or on your pension, make sure to place these sources of income in the appropriate boxes on the financial worksheet

Identity Number 13

Name: Janelle

Age: You are 21

Marital status: Single

Children: 1 son, Robert is 16 months

Family situation: You are a single mom; you spend \$100 per month on diapers for Robert

Childcare: You and your mom both pitch in to look after Robert

Education: GED

Employment status: You are a waitress at a chain restaurant

Annual gross income: \$21,000 annual income (\$80/weeknight x 4 weeknights/week + \$100/weekend night x 1 weekend night/week for 50 weeks)

Financial situation: *You contribute \$600 each month toward rent, your mother takes care of the rest of rent and many of your other expenses as well*

Housing: You live in your mother's 2-bedroom apartment in Reston, monthly rent total is \$1,450 which your mother primarily covers the cost for

Utilities: You have a \$50 monthly cell phone, \$50 monthly internet bill

Transportation: You walk to work and borrow your mother's car for errands when she is not at work or away from the home

Medical issues/insurance: You and Robert have no health insurance, visiting the doctor costs \$100 each time without insurance and you now owe your doctor \$500 for the past year, you are paying \$50 monthly to the doctor

Identity Number 14

Name: Ivan

Age: You are 52

Marital status: Divorced

Children: None

Family situation: You live alone in an apartment

Childcare: N/A

Education: You have a BA in English

Employment status: You work for the Fairfax County Government as an Engineer

Annual gross income: \$48,000 annual income (\$25/hour x 40 hours/week x 52 weeks/year)

Financial situation: You have \$18,000 in credit card debt, you pay \$500 monthly toward your debt

Housing: You own a one-bedroom apartment in Reston; your monthly mortgage is \$850; your monthly Condo Fees are \$150

Utilities: \$50 monthly cell phone bill; \$140 monthly cable, phone and internet bill; \$50 monthly electric bill

Transportation: You own a 2005 BMW z3 with \$420 monthly payments

Medical issues/insurance: You have health insurance through your job and contribute \$50 monthly for the premium

Identity Number 15

Name: Jamesha

Age: 28

Marital status: Single mother

Children: 1 son, Jamal age 7

Family situation: You and Jamal live on your own, but in the same apartment complex as your mother who helps you by taking care of him after school most days of the week

Childcare: Jamal attends public school and your mom generally takes care of him after school

Education: You completed an AA in English before you became pregnant with Jamal

Employment status: Administrative Assistant

Annual gross income: \$28,000 annual income (\$14/hour x 40 hours/week x 52 weeks/year)

Financial situation: You have \$600 in savings

Housing: You live in a one-bedroom apartment in Reston with a monthly rent of \$1,050

Utilities: \$45 monthly cell phone bill, \$50 monthly electric bill, \$21 quarterly water bill (\$7 monthly)

Transportation: You work in Reston Town Center less than a mile away, so you walk to work and take busses elsewhere, you spend \$50 monthly on public transportation

Medical issues/insurance: You have very minimal health insurance coverage through your company for which you pay \$120 per month for you and Jamal

**** Note:** Money in savings accounts does not get broken down in a monthly budget, place money from savings in the appropriate box on the financial worksheet

Identity Number 16

Name: Christina and Eduardo

Age: You are 32 and Eduardo is 39

Marital status: Married

Children: 1 daughter, Ana is 11 years old

Family situation: You have been married for 12 years with your share of ups and downs. Eduardo got sick and was unable to work this month for 4 weeks, losing \$1,680 in salary this month and you were unable to pay your rent. As a result, you were unable to pay your utilities this month and you were unable to the month before as well, so your electricity was shut off, and you owe the electric company \$300. Your landlord gave you an eviction notice that requires you to move out by today. You have no family in the area and are uncertain where your whole family will be able to sleep tonight

Childcare: Ana is in 5th grade in the public schools and walks home from school by herself each day and remains there until 6pm most days by herself.

Education: You finished an AA in business and Eduardo has a BA in theater.

Employment status: You are an hourly office clerk for the County and Eduardo is a waiter at a local restaurant.

Annual gross income: \$44,000 annual income (You: \$23,000 \$12/hour x 40 hours/week x 52 weeks/year; Eduardo: \$21,000 \$80/weeknight x 4 weeknights/week + \$100/weekend night x 1 weekend night/week for 50 weeks)

Financial situation: You have \$200 in your savings account

Housing: You are uncertain where you will sleep tonight.

Utilities: \$100 monthly cell phone bill; \$300 bill from electric company

Transportation: You own a 1993 Toyota Corolla; \$100 monthly car insurance

Medical issues/insurance: You do not have any health insurance

**** Note:** Money in savings accounts does not get broken down in a monthly budget, place money from savings in the appropriate box on the financial worksheet

Identity Number 17

Name: Hannah and Greg

Age: You are 35 and Greg is 47

Marital status: You are married

Children: You have no kids

Family situation: You feel very stressed and tense, Greg has been unemployed for about 2 years now ever since he was diagnosed with brain cancer, money is very tight

Childcare: Not applicable

Education: You have a Bachelors of Elementary Education and Greg has a PhD in Physics

Employment status: You are a fourth grade teacher; Greg is unable to work because he has been battling cancer

Annual gross income: \$40,000 annual income (\$19/hour x 40 hours/week x 52 weeks/year)

Financial situation: You have \$10,000 saved that you are hoping to use for retirement

Housing: You have mortgage payments of \$1,300 per month on your 3 bedroom townhouse in Herndon; \$250 monthly Homeowner's Association Fees

Utilities: \$100 monthly cell phone bill, \$75 monthly electric bill, \$50 monthly gas bill, \$45 quarterly water bill (\$15 monthly)

Transportation: You own a 2004 Mazda 3 which you are paying \$300 monthly payments toward; Car insurance for just you costs \$80 per month

Medical issues/insurance: You have health insurance through your job, your monthly contribution is \$80; You have \$300 monthly doctor bills for Greg

Identity Number 18

Name: Marie

Age: You are 23

Marital status: Single

Children: N/A

Family situation: You had foster parents until you were 18 and went to college; you are no longer in contact with any of your foster parents

Childcare: N/A

Education: You just finished a degree in history

Employment status: You are a full-time administrative assistant at a non profit

Annual gross income: \$24,960 annual income (\$12/hour x 40 hours/week x 52 weeks/year)

Financial situation: You have no money in savings and \$200 monthly school loan payments. Since you don't have any family, there is no one to help you make ends meet

Housing: You share a 2-bedroom apartment in Reston, your share of the monthly rent is \$650 which includes all utilities except electric

Utilities: \$50 monthly cell phone bill; \$50 monthly cable and internet bill (your half); \$25 monthly electric bill (your half)

Transportation: You purchased a 2005 Saturn, \$250 monthly car payment; \$115 monthly car insurance

Medical issues/insurance: You have health insurance through work; \$70 monthly health insurance premium

Identity Number 19

Name: Jackie

Age: You are 24

Marital status: Single

Children: N/A

Family situation: Your family lives locally but has always taught you to be self-sufficient. You started paying your own expenses in college and as a result, you were never able to save any money you earned

Childcare: N/A

Education: You recently finished a degree in social sciences

Employment status: You are a full-time program assistant at a non profit

Annual gross income: \$30,160 annual income (\$14.50/hour x 40 hours/week x 52 weeks/year)

Financial situation: You inherited \$20,000 which is in savings, which you would like to use for a down payment of a house one day

Housing: You share a 2-bedroom townhouse in Reston, your share of the monthly rent is \$650

Utilities: \$50 monthly cell phone bill; \$25 monthly internet bill (your half); \$25 monthly electric bill (your half); \$45 quarterly water bill (\$15 monthly)

Transportation: You purchased a 2005 Honda Accord, \$380 monthly car payment; \$115 monthly car insurance

Medical issues/insurance: You have health insurance through work; \$70 monthly health insurance premium

**** Note:** Money in savings accounts does not get broken down in a monthly budget, place money from savings in the appropriate box on the financial worksheet