1. You are happily married with a spunky 7-year-old little girl named \_\_\_\_\_\_\_\_\_\_.  Luckily, you have a great job making $125,000 per year and your spouse does not need to work.  Your daughter is very artistic and you have already started a savings account for her college fund to Juilliard in New York.  You deposit $300 per month into the account.  Not only does your daughter attend dance classes, but she also takes piano and guitar lessons.  Since dance classes require a ton of costume changes, you have also allotted $150 each month to her wardrobe for school and dance.  Don’t forget that you are raising a scholar!  Not only to you spend money on books for school, you are constantly buying piano and guitar music for your daughter because she masters even the most difficult chords quickly.  Between school and music, you spend $75 a month on scholarly supplies.  Last year, your daughter was invited to attend a dueling piano competition in DC for a week.  You are still paying off that week at a luxury hotel with room service since you put it on your credit card.  You pay $500 (well above the minimum balance) a month to avoid paying too much interest.
2. You are the single parent of two young daughters, who works hard and earns $115,000 per year.  \_\_\_\_\_\_\_\_\_\_\_\_ is 3 and \_\_\_\_\_\_\_\_\_\_\_\_ just turned 1 a week ago.  They attend an elite preschool across town where you must pay $1,000 per month for their tuition.  Since both of your kiddos are girls, the youngest wears hand me downs. You really only have to spend $75 per month on clothes for your 3-year-old.  After the diapers, wipes, and baby food for your youngest, you can’t wait for this baby phase to be over!  Your oldest has convinced you that she is the next Simone Biles and you have signed her up for gymnastics lessons.  Don’t forget that you are raising a scholar! You worked really hard in high school and went to college on a scholarship.  However, you do have a credit card bill of $400 per month since you ran up the balance while you were buying decorations and birthday presents for your baby’s first birthday party!  You should have listened to your Civics teacher! Luckily, you kids do not need braces, glasses, or trips to the ER.
3. You are recently divorced and make $110,000 per year.  You have two amazing children, a boy named \_\_\_\_\_\_\_\_\_\_\_\_ (age 7) and a girl named \_\_\_\_\_\_\_\_\_\_\_\_ (age 9).  You are thankful that they attend public school and that you can be at the bus stop when they get off in the afternoon, which means you no longer have to pay for daycare; however, you need some alone time every month, so you hire Edith for 5 hours to watch the kids while you get some peace and quiet.  You started a college fund for each of them when they were born and you put away $200 per month ($100 each) to ensure that you have money saved when it is time for your kids to leave the nest. Your kids are polar opposites when it comes to interests so you dabble in a bit of everything at this point.  Your son is on the basketball team and takes guitar lessons.  In a very intense overtime in the basketball playoffs last year, your son broke his glasses, so the new ones are still being paid off.   Your daughter has signed up for Science Camp, her school’s History Club, and Piano lessons.  Both kids are growing like weeds, so you need to take them shopping once a month.  You limited them to a budget of $75 each.  It makes them respect the value of a dollar. Don’t forget that you are raising a scholar!  You currently pay $250 per month in order to pay off your credit card debt since you bought a laptop for the family last year.
4. You are a single parent of 4-year-old twins, \_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_ who works hard and earns $100,000 per year.  You currently live across the street from your parents, who are retired.  They take care of the twins while you work, which saves you quite a bit of money in childcare since they only ask you to pay them $300 per month.  This arraignment works out well since your ex left a year ago and is currently avoiding paying child support. You live by the motto, work hard, play hard, so you are constantly trying to find new things for your twins to get into.  To give your parents a break over the summer, you will place them in both a YMCA Summer Camp and a Science Camp, so you will need to save money every month.  Being twins, your kiddos also really like team sports, so you have signed them up for the soccer team and the basketball team.  You think that twins are the cutest when their clothes match, so you spend $100 per month on clothing for both twins.  Don’t forget that you are raising scholars! Your parents paid your small student loans than weren’t covered by scholarship, but you must make a $400 payment every month to pay down your credit card debt from that time when you thought that you *needed* a brand new TV for the Super Bowl.
5. You are the breadwinner of your family with your $90,000 annual salary.  Your spouse is on disability due to recent surgery and your son, \_\_\_\_\_\_\_\_\_\_\_\_, goes to daycare while you go to work.  You have placed him at an in-home nanny-share in your neighborhood who only charges $500 per month to make sure that your little dude is happy, healthy, and learning something new every day.  You hire a babysitter once a month for 2 hours to go out and do something alone.  Your son has always loved water and you were shocked to find that he can swim at the young age of 3, so you have signed him up to be a member of the local swim team.  You and your spouse make it a point each month to take your son shopping for new clothes since he is growing like a weed.  You spend an average of $60 per month just trying to make sure he has what he needs. Don’t forget that you are raising a scholar! You currently pay $200 per month in order to pay off your spouse’s medical bills.
6. You are recently divorced and make $85,000 per year.  You have a very curious 3 year old little boy named \_\_\_\_\_\_\_\_\_\_\_\_.  He attends an private Montessori preschool close to your house where you must pay $500 per month for his tuition. You hire a babysitter once a month for five hours on a weekend night for you to be able to hang out with your friends.  Due to the fact that your son is so curious, you have agreed to send him to a week-long Science Camp this summer.  Since he is also a ball of energy who is constantly bouncing off the walls, you have also signed him up for a membership at My Little Gym.  Although he gets plenty of exercise, your little man really wants to play soccer like you did when you were young, so you have also signed him up for Soccer Shots. You are extremely thankful that he is *finally* potty trained and you don’t have to buy Any. More. Diapers. You quickly realize, though, that he is growing faster than ever and his clothes no longer fit him from month to month.  You spend about $55 per month in new clothes, socks, and shoes.  3 months ago, your crazy little dude fell off the monkey bars at the park and you had to take him to the ER for some XRays.  Nothing was broken, but your ER bill was still extremely high.  You are still in the process of paying off this bill each month.  Don’t forget that you are raising a scholar!  You graduated high school with a competitive GPA and were determined to go to an Ivy League even though you had to take out loans for all four years. Your monthly payment is $250 a month.
7. You are the proud parent of two sets of twin. Yep. The oldest twins are 7-year-old boys, named \_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_. The youngest are 4-year-old twins, a boy named \_\_\_\_\_\_\_\_\_\_\_\_ and a girl named \_\_\_\_\_\_\_\_\_\_\_\_. You are divorced, but you co-parent and split all the kids’ expenses. Your work hard and earn $80,000 per year.  Your older twins attend public school, but your littles are still in daycare, which costs $600 per month. You have four kids and they do all the things.  This summer, you will place them all in a STEM summer camp, so you will need to save money up every month.  Being twins, your kiddos also really like team sports, so the 7-year-olds play baseball and the littles play soccer.  You think that twins are the cutest when their clothes match, so you spend $100 per month on clothing for both twins.  You are still paying off your student loans of $300 per month and you have a small credit card balance you make payments on each month at $75.
8. You are a single parent of two young children and an older kid, who works hard and earns $75,000 per year.  Peter is 17, Your daughter is 4, and Libby just turned 1 a week ago.  You are extremely lucky to have childcare provided for your two youngest kids at your workplace for a $350 fee per month.   Since both of your youngest kiddos are girls, Libby wears some hand me downs. You really only have to spend $100 per month on clothes for Your daughter and Peter has an after school job to help pay for his clothes.  After the diapers, wipes, and baby food for Libby, you are tired of having small children and want them to grow up faster.  However, little Your daughter has convinced you that she is the next Misty Copeland and you have signed her up for dance lessons.  Your son is on the basketball team when he isn’t working, but has to go to Sylvan for tutoring in Civics and Economics because he goofs off on his chromebook during class. You pay Sylvan $200 a month for tutoring. Don’t forget that you are raising scholars! You worked really hard in high school to get a scholarship and avoid student loans.  However, you do have a credit card bill of $300 per month to remodel your kitchen.
9. You are recently divorced and make $73,000 per year.  You have two amazing children, Tripp (age 7) and a Vivienne (age 9).  You are thankful that they attend public school.  However, you work late hours and need to hire someone to watch them each afternoon until you get home from work.  You have hired your elderly neighbor and she only charges $100 per month. When you need some alone time every month, you hire Maria for 5 hours to watch the kids while you get some peace and quiet.  You started a college fund for each of them when they were born and you put away $100 per month ($50 each) to ensure that you have money saved when it is time for your kids to leave the nest. Your kids are polar opposites when it comes to interests so you dabble in a bit of everything at this point.  Tripp is on the basketball team and takes guitar lessons.  In a very intense overtime in the basketball playoffs last year, Tripp broke his glasses, so the new ones are still being paid off.   Vivienne has signed up for Science Camp, this school’s History Club, and Piano lessons.  Both kids are growing like weeds, so you need to take them shopping once a month.  You limited them to a budget of $50 each.  It makes them respect the value of a dollar. Don’t forget that you are raising a scholar!  You currently pay $275 per month in order to pay off your credit card debt since you bought a laptop for the family last year.
10. You are a divorced parent of a spunky 7 year old little girl named Your daughter.  Since you are her only provider, you work hard at your job making $70,000 per year.  You are a die-hard Duke Blue Devils fan and you have already started a savings account for her college fund for Duke.  You deposit $200 per month into the account.  Not only does Your daughter attend dance classes, but she also takes piano and guitar lessons.  Since dance classes require a ton of costume changes, you have also allotted $150 each month to her wardrobe for school and dance.  Don’t forget that you are raising a scholar!  Not only to you spend money on books for school, you are constantly buying piano and guitar music for Your daughter because she masters even the most difficult chords quickly.  Between school and music, you spend $40 a month on scholarly supplies.  Last year, Your daughter was invited to attend a dueling piano competition in DC for a week.  You are still paying that week at a luxury hotel off since you put it on your credit card.  You pay $150 a month to avoid any additional charges.
11. You are a single parent of two young children, who works hard and earns $68,000 per year.  Your daughter is 3 and Your daughter just turned 1 a week ago.  You have placed them at an in-home daycare with a retired teacher who only charges you $300 per month to make sure that your little princesses are happy, healthy, and learning something new every day.  You know that you need a break every once in a while, so you hire a babysitter once a month for 5 hours to go out and do something alone.  Since both of your kiddos are girls, Your daughter wears quite a few hand me downs. You really only have to spend $75 per month on clothes for Your daughter and Your daughter combined.  After the diapers, wipes, and baby food for Your daughter, you wish you could speed up time just a little.  However, little Your daughter has convinced you that she is the next Carli Lloyd, and you have signed her up for soccer.  Don’t forget that you are raising a scholar! You worked really hard in high school and went to college on a partial scholarship.  You only have to pay $175 per month for your student loans.  However, you do have a credit card bill of $200 per month since you ran up the bill last year to give your girls a trip to Disney World so they could be princesses for a long weekend.
12. You are a single parent of two young children and an older kid, who works hard and earns $66,000 per year.  Cameron is 16, Your daughter is 3, and Chelsea just turned 1 a week ago.  You currently live across the street from your parents, who are retired.  They take care of the younger girls while you work, which saves you quite a bit of money in childcare.  Since both of your youngest kiddos are girls, Chelsea wears quite a few hand me downs. You really only have to spend $100 per month on clothes for Your daughter and Chelsea combined and Cameron has an after school job to help pay for his clothes.  You can’t wait to be out of the diapers, wipes, and baby food for Chelsea.  However, little Your daughter has convinced you that she is the next Beethoven and you have signed her up for piano lessons.  Cameron is on the basketball team and the soccer team when he isn’t working.  Don’t forget that you are raising scholars! You are also working to pay off braces that Cameron.  The orthodontist’s bill is $300 per month. You are still working to pay off your college tuition.  Your payments come to $175 per month. You also have a credit card bill of $200 per month since you decided to splurge on a new piece of jewelry.
13. You are a single parent of 4 year old twins, who works hard and earns $65,000 per year.  You currently live across the street from your parents, who are retired.  They take care of the twins while you work, which saves you quite a bit of money in childcare.  This arraignment works out well since your ex left a year ago and is currently avoiding paying his or her child support. You live by the motto, work hard, play hard, so you are constantly trying to find new things for your twins to get into.  To give your parents a break over the summer, you will place them in both a Summer Camp and a Science Camp, so you will need to save money every month.  Being twins, your kiddos also really like team sports, so you have signed them up for the soccer team and the basketball team.  They also both play the piano since you have dreams of them having dueling piano concerts when they get older. You think that twins are the cutest when their clothes match, so you spend $150 per month on clothing for both twins.  Don’t forget that you are raising a scholar! Your parents have paid your small student loans than weren’t covered by scholarship, but you must make a $100 payment every month to pay down your credit card debt from that time when you thought that you *needed* a brand new IPhone when they came out last year.
14. You are a single parent of a college freshman. You work hard and earn $64,000 per year.  You son, Michael, is attending college on a scholarship for academics, so you only have to worry about room and board which comes down to about $200 per month.  Michael has grown 6 inches in the past year, so you spend $75 per month just trying to keep up with his height.  Don’t forget that you are raising a scholar! You are also working to pay off braces that Michael wore for 4 years in high school.  The orthodontist’s bill is $200 per month. You are still working to pay off your college tuition.  Your payments come to $175 per month. You also have a credit card bill of $200 per month since you decided to splurge on vacation last year.
15. You are a single parent of two young children and an older kid, who works hard and earns $63,000 per year.  Mike is 16, Beth is 4, and Margie just turned 1 a week ago.  You are extremely lucky to have childcare provided for your two youngest kids at your workplace for a small $200 fee per month.   Since both of your youngest kiddos are girls, Margie wears mostly hand me downs. You really only have to spend $75 per month on clothes for Beth and Mike has an after school job to help pay for his clothes.  After the diapers, wipes, and baby food for Margie, you don’t have much money left over for the finer things in life.  However, little Beth has convinced you that she is the next Mozart and you have signed her up for piano lessons.  Mike is on the basketball team and the soccer team when he isn’t working.  Don’t forget that you are raising scholars! You worked really hard in high school and went to college on a partial scholarship.  Your student loans are minimal at $75 per month.  You also have a credit card bill of $175 per month since you ran up the bill while you were at the beach last summer.
16. You are a single parent of two young children, who works hard and earns $60,000 per year.  Emma is 3 and Sophia just turned 1 a week ago.  You are extremely lucky to have an amazing childcare facility to watch after both girls while you are at work.  However, the cost of childcare is always hard to fit in to the budget since it costs $335 a month for both girls to be taken care of while you are at work.   Since both of your kiddos are girls, Sophia wears mostly hand me downs. You really only have to spend $50 per month on clothes for Emma.  After the diapers, wipes, and baby food for Emma, you don’t have much money left over.  However, little Emma has convinced you that she is the next Misty Copeland and you have signed her up for dance lessons.  Don’t forget that you are raising a scholar! You worked really hard in high school and went to college on a scholarship.  However, you do have a credit card bill of $300 per month since you ran up the bill while you were in school.  You should have listened to your Civics teacher!
17. You are engaged but still not married, so you are still on your own for this budget while making $55,000 per year.  You have one daughter who is in high school.  She is everything that you could have ever wished for in a child; however, she is a bit high-maintenance.  She attends public school and plans on going to college in a few years.  You started a college fund for her when she was born and you put away $100 per month to ensure that you have money saved when it is time for her to leave the nest.  She is a member of the History Club at school and she get piano lessons every Thursday afternoon.  Last year, her dentist thought that it would be best if she got braces since her teeth were not perfectly straight.  You opted for the cheapest braces that you could find, but they are still costing you $250 per month.  Don’t forget that you are raising a scholar!  You attended a 2 year associate’s degree program right after high school; therefore, you have $200 worth of student loans each month that you must repay.
18. You are a single parent who makes $53,000 per year.  Your son, Mike, stays at daycare while you go to work.  You have placed him at an in-home daycare with a friend who only charges you $200 per month to make sure that your little dude is happy, healthy, and learning something new every day.  You know that you need a break every once in a while, so you hire a babysitter once a month for 2 hours to go out and do something alone.  Mike has always loved water and you were shocked to find that he can swim at the young age of 3, so you have signed him up to be a member of the local swim team.  Your budget doesn’t give you much room for the nicer things in life, but you make it a point each month to take Mike shopping for new clothes since he is growing like a weed.  You spend an average of $80 per month just trying to make sure he has what he needs. Don’t forget that you are raising a scholar! You currently pay $250 per month in order to pay off your credit card debt since you thought that your son needed a power wheels and an iPad for his 3rd birthday.
19. You are recently divorced and make $50,000 per year.  You have two amazing children, Benjamin (age 7) and Rose (age 9).  You are thankful that they attend public school and that you can be at the bus stop when they get off in the afternoon; however, you need some alone time every month, so you hire Edith for 5 hours to watch the kids while you get some peace and quiet.  You started a college fund for each of them when they were born and you put away $50 per month each ($100 in total) to ensure that you have money saved when it is time for your kids to leave the nest. Your kids are polar opposites when it comes to interests so you dabble in a bit of everything at this point.  Benjamin is on the basketball team and takes guitar lessons.  In a very intense overtime in the basketball playoffs last year, Benjamin broke his glasses, so the new ones are still being paid off.   Rose has signed up for Science Camp, the school’s History Club, and Piano lessons.  Both kids are growing like weeds, so you need to take them shopping once a month.  You limited them to a budget of $50 each.  It makes them respect the value of a dollar. Don’t forget that you are raising a scholar!  You currently pay $200 per month in order to pay off your credit card debt since you bought a laptop for the family last year.
20. You are a single parent of two young children and an older kid, who works hard and earns $48,000 per year.  Gage is 16, Reese is 3, and Izzy just turned 1 a week ago.  You are extremely lucky to have childcare provided for your two youngest kids at your workplace for a small $100 fee per month each.   Since both of your youngest kiddos are girls, Izzy wears hand me downs. You really only have to spend $50 per month on clothes for Reese and Gage has an after school job to help pay for his clothes.  After the diapers, wipes, and baby food for Izzy, you don’t have much money left over.  However, little Reese has convinced you that she is the next Misty Copeland and you have signed her up for dance lessons.  Gage is on the basketball team and the soccer team when he isn’t working.  Don’t forget that you are raising scholars! You worked really hard in high school and went to college on a scholarship.  However, you do have a credit card bill of $200 per month since you ran up the bill while you were on vacation last summer.  You should have listened to your Civics teacher!
21. Although you are married, you are the sole bread winner for your spouse and 6 year old twins. You work hard and earn $47,000 per year.  You are very thankful that your kiddos are in elementary school now, which saves you from paying for childcare during the day.  You live by the motto, work hard, play hard, so you are constantly trying to find new things for your twins to get into.  You will place them in both a Summer Camp and a Science Camp, so you will need to save money every month.  Being twins, your kiddos also really like team sports, so you have signed them up for the soccer team and the basketball team.  You think that twins are the cutest when their clothes match, so you spend $100 per month on clothing for both twins.  Don’t forget that you are raising a scholar! Your parents have paid your small student loans than weren’t covered by scholarship, but you must make a $200 payment every month to pay down your credit card debt from that time when you thought that you *needed* a new Iphone.
22. You are recently divorced and get paid $46,000 per year even with a college degree.  You married young and for the money, but once your former spouse realized that you don’t cook or do laundry, they asked for a divorce.  You have a very curious 3 year old little boy named Max.  You want to give Max the world but realize that you will need quite a bit of help.  He attends a local preschool where your Groupon rate is only $200 per month.  Your mom will watch Max once a month for free while you get some time for yourself.  Due to the fact you’re your son is so curious, you have agreed to send him to a 3 day Science Camp this summer.  Since Max is also a ball of energy, you have also signed him up for a membership at My Little Gym.  Although he gets plenty of exercise, your little man really wants to play soccer like you did when you were young, so you have also signed him up for Soccer Shots. You are extremely thankful that he is finally potty trained, but you soon realize that he is growing faster than ever and his clothes no longer fit him from month to month.  Even buying from the clearance section of the store seems to exhaust your bank account since you spend about $65 per month in new clothes, socks, and shoes.  3 months ago, your son also fell off the monkey bars at the park and you had to take him to the ER for some XRays.  Nothing was broken, but your bill was still extremely high.  You are still in the process of paying off this bill each month.  Don’t forget that you are raising a scholar!  You do have a small student loan to pay off.  Your payment is $50.00 a month.
23. You are a single parent of two young children and an older kid, who works hard and earns $45,000 per year.  Taylor is 16, Emma is 3, and Sophia just turned 1 a week ago.  You are extremely lucky to have childcare provided free of charge for your two youngest kids at your workplace.   Since both of your youngest kiddos are girls, Sophia wears hand me downs. You really only have to spend $50 per month on clothes for Emma and Taylor has an after school job to help pay for his clothes.  After the diapers, wipes, and baby food for Sophia, you don’t have much money left over.  However, little Emma has convinced you that she is the next Misty Copeland and you have signed her up for dance lessons.  Taylor is on the basketball team and the soccer team when he isn’t working.  Don’t forget that you are raising scholars! You worked really hard in high school and went to college on a scholarship.  However, you do have a credit card bill of $200 per month since you ran up the bill while you were in school.  You should have listened to your Civics teacher!
24. You are recently divorced and making ends meet making $43,000 per year.  Your former spouse got tired of you going out and spending money that you didn’t have on things that you didn’t need and they asked for a divorce.  You have two amazing children, Alexander (age 7) and a Vivienne (age 9).  You are thankful that they attend public school and that you can be at the bus stop when they get off in the afternoon; however, you need some alone time every month, so you hire Edith for 5 hours to watch the kids while you get some peace and quiet.  You started a college fund for each of them when they were born and you put away $50 per month ($25 each) to ensure that you have money saved when it is time for your kids to leave the nest. Your kids are polar opposites when it comes to interests so you dabble in a bit of everything at this point.  Alexander is on the basketball team and takes guitar lessons.  In a very intense overtime in the basketball playoffs last year, Alexander broke his glasses, so the new ones are still being paid off.   Vivienne has signed up for Science Camp, this school’s History Club, and Piano lessons.  Both kids are growing like weeds, so you need to take them shopping once a month.  You limited them to a budget of $25 each.  It makes them respect the value of a dollar. Don’t forget that you are raising a scholar!  You currently pay $100 per month in order to pay off your credit card debt since you bought a laptop for the family last year.
25. You are a single parent of 4 year old twins, who works hard and earns $42,000 per year.  You graduated high school, and found it hard to pay for college and work full time to support your family, but you do what you have to do.  You currently live across the street from your parents, who are retired.  They take care of the twins while you work, which saves you quite a bit of money in childcare.  This arraignment works out well since your ex left a year ago and is currently avoiding paying his or her child support. You live by the motto, work hard, play hard, so you are constantly trying to find new things for your twins to get into.  To give your parents a break over the summer, you will place them in both a Summer Camp and a Science Camp, so you will need to save money every month.  Being twins, your kiddos also really like team sports, so you have signed them up for the soccer team and the basketball team.  You think that twins are the cutest when their clothes match, so you spend $50 per month on clothing for both twins.  Don’t forget that you are raising a scholar! Your parents have paid your small student loans than weren’t covered by scholarship, but you must make a $100 payment every month to pay down your credit card debt from that time when you thought that you *needed* a brand new TV for the Super Bowl.
26. You are a divorced parent of a spunky 7 year old little girl named Your daughter.  Since you are her only provider, you work hard at your job making $41,000 per year.  Your daughter is very artistic and you have already started a savings account for her college fund to Juilliard in New York.  You deposit $40 per month into the account.  Not only does Your daughter attend dance classes, but she also takes piano and guitar lessons.  Since dance classes require a ton of costume changes, you have also allotted $50 each month to her wardrobe for school and dance.  Don’t forget that you are raising a scholar!  Not only to you spend money on books for school, you are constantly buying piano and guitar music for Your daughter because she masters even the most difficult chords quickly.  Between school and music, you spend $40 a month on scholarly supplies.  Last year, Your daughter was invited to attend a dueling piano competition in DC for a week.  You are still paying that week at a luxury hotel off since you put it on your credit card.  You pay $150 a month to avoid any additional charges.
27. You are a single parent of a college freshman. You work hard and earn $40,000 per year.  You son, Michael, is attended college on a scholarship for academics, so you only have to worry about room and board which comes down to about $200 per month.  Michael has grown 6 inches in the past year, so you spend $50 per month just trying to keep up with his height.  Don’t forget that you are raising a scholar! Michael is renting his books this year, which saves money, but you will still need to pay $25 per month.  You worked really hard in high school and went to college on a scholarship.  However, you do have a credit card bill of $200 per month since you decided to splurge on vacation last year.
28. Although you are married, you are the sole bread winner for your spouse and two young children. You work hard and earn $39,000 per year.  Emma is 3 and Sophia just turned 1 a week ago.  You are extremely lucky to have childcare provided free of charge for both kids at your workplace.   Since both of your kiddos are girls, Sophia wears hand me downs. You really only have to spend $50 per month on clothes for Emma.  After the diapers, wipes, and baby food for Sophia, you don’t have much money left over.  However, little Emma has convinced you that she is the next Misty Copeland and you have signed her up for dance lessons.  Don’t forget that you are raising a scholar! You worked really hard in high school and went to college on a scholarship.  However, you do have a credit card bill of $200 per month since you ran up the bill while you were in school.  You should have listened to your Civics teacher!
29. You are recently divorced and making ends meet making $38,000 per year.  Your former spouse got tired of you going out and spending money that you didn’t have on things that you didn’t need and they asked for a divorce.  You have two amazing children, Alexander (age 7) and a Vivienne (age 9).  You are thankful that they attend public school and that you can be at the bus stop when they get off in the afternoon; however, you need some alone time every month, so you hire Edith for 5 hours to watch the kids while you get some peace and quiet.  You started a college fund for each of them when they were born and you put away $50 per month ($25 each) to ensure that you have money saved when it is time for your kids to leave the nest. Your kids are polar opposites when it comes to interests so you dabble in a bit of everything at this point.  Alexander is on the basketball team and takes guitar lessons.  In a very intense overtime in the basketball playoffs last year, Alexander broke his glasses, so the new ones are still being paid off.   Vivienne has signed up for Science Camp, this school’s History Club, and Piano lessons.  Both kids are growing like weeds, so you need to take them shopping once a month.  You limited them to a budget of $25 each.  It makes them respect the value of a dollar. Don’t forget that you are raising a scholar!  You currently pay $100 per month in order to pay off your credit card debt since you bought a laptop for the family last year.
30. You are a single parent of 4 year old twins, who works hard and earns $37,000 per year.  You graduated high school, and found it hard to pay for college and work full time to support your family, but you do what you have to do.  You currently live across the street from your parents, who are retired.  They take care of the twins while you work, which saves you quite a bit of money in childcare.  This arraignment works out well since your ex left a year ago and is currently avoiding paying his or her child support. You live by the motto, work hard, play hard, so you are constantly trying to find new things for your twins to get into.  To give your parents a break over the summer, you will place them in both a Summer Camp and a Science Camp, so you will need to save money every month.  Being twins, your kiddos also really like team sports, so you have signed them up for the soccer team and the basketball team.  You think that twins are the cutest when their clothes match, so you spend $50 per month on clothing for both twins.  Don’t forget that you are raising a scholar! Your parents have paid your small student loans than weren’t covered by scholarship, but you must make a $100 payment every month to pay down your credit card debt from that time when you thought that you *needed* a brand new TV for the Super Bowl.
31. You are engaged but still not married, so you are still on your own for this budget while making $36,000 per year.  You have one daughter who is in high school.  She is everything that you could have ever wished for in a child; however, she is a bit high-maintenance.  She attends public school and plans on going to college in a few years.  You started a college fund for her when she was born and you put away $50 per month to ensure that you have money saved when it is time for her to leave the nest.  She is a member of the History Club at school and she get piano lessons every Thursday afternoon.  Last year, her dentist thought that it would be best if she got braces since her teeth were not perfectly straight.  You opted for the cheapest braces that you could find, but they are still costing you $250 per month.  Don’t forget that you are raising a scholar!  You attended a 2 year associate’s degree program right after high school; therefore, you have $200 worth of student loans each month that you must repay.
32. You are a single mom or dad who makes $35,000 per year.  You dropped out of high school to provide for your growing family when you or your girlfriend became pregnant with your now 3 year old son.  Your son stays at daycare while you go to work.  You have placed him at an in-home daycare with a friend who only charges you $200 per month to make sure that your little dude is happy, healthy, and learning something new every day.  Although your budget is tight, you know that you need a break, so you hire a babysitter once a month for 2 hours to go out and do something alone.  Your son has always loved water and you were shocked to find that he can swim at the young age of 3, so you have signed him up to be a member of the local swim team.  Your budget doesn’t give you much room for the nicer things in life, but you make it a point each month to take your son shopping for new clothes since he is growing like a weed.  You spend an average of $50 per month just trying to make sure he has what he needs. Don’t forget that you are raising a scholar! You currently pay $100 per month in order to pay off your credit card debt since you thought that your son needed a power wheels and an iPad for his 3rd birthday.
33. You are recently divorced and barely making ends meet making $34,000 per year.  You married young and for the money, but once your former spouse got tired of you sitting on the couch all day, they asked for a divorce.  You have a very curious 3 year old little boy.  You want to give him the world but realize that you will need quite a bit of help.  He stays with your mom while you are at work every day, so you are lucky that you don’t have to pay the childcare fees.  Your mom also agrees to keep your son once a month on a weekend night for you to be able to hang out with your friends.  Due to the fact you’re your son is so curious, you have agreed to send him to a 3 day Science Camp this summer.  Since he is also a ball of energy, you have also signed him up for a membership at My Little Gym.  Although he gets plenty of exercise, your little man really wants to play soccer like you did when you were young, so you have also signed him up for Soccer Shots. You are extremely thankful that he is finally potty trained, but you soon realize that he is growing faster than ever and his clothes no longer fit him from month to month.  Even buying from the clearance section of the store seems to exhaust your bank account since you spend about $55 per month in new clothes, socks, and shoes.  3 months ago, your son also fell off the monkey bars at the park and you had to take him to the ER for some XRays.  Nothing was broken, but your bill was still extremely high.  You are still in the process of paying off this bill each month.  Don’t forget that you are raising a scholar!  Since you attended community college for 1 year after high school, you do have a small student loan to pay off.  Your payment is $50.00 a month.  You are starting to realize that you want more for yourself, but you don’t really know where to start to make your life better.
34. You are a single parent of 3 year old twins, who works hard and earns $33,000 per year.  You graduated high school, and found it hard to pay for college and work full time to support your family, but you do what you have to do.  You currently live across the street from your parents, who are retired.  They take care of the twins while you work, which saves you quite a bit of money in childcare.  This arraignment works out well since your ex left a year ago and is currently avoiding paying his or her child support. You live by the motto, work hard, play hard, so you are constantly trying to find new things for your twins to get into.  To give your parents a break over the summer, you will place them in both a Summer Camp and a Science Camp, so you will need to save money every month.  Being twins, your kiddos also really like team sports, so you have signed them up for the soccer team and the basketball team.  You think that twins are the cutest when their clothes match, so you spend $40 per month on clothing for both twins.  Don’t forget that you are raising a scholar! Your parents have paid your small student loans than weren’t covered by scholarship, but you must make a $50 payment every month to pay down your credit card debt from that time when you thought that you *needed* a brand new TV for the Super Bowl.