Joan, 23, a young adult that is financially independent, needs to plan her budget on a week-to-week basis so she can save more money to have a good savings plan start a family.

She is high skilled and well organized. However, with the lack of viable information online, she struggles to plan her monthly budget and because of this, is looking at all the options she must perform this task.

She needs viable information about budget management that she can apply in her life right away to start saving money, for that, she will go to her bank and will talk with someone more informed to explore her options and decide on a savings plan.