



MAURICIO RUIZ

UNEMPLOYED

Demographic Profile

- Age: 20
- Unemployed
- Planning to study Computer Science in Lisbon
- Lives in Mérida, Venezuela
- Planning to move to Lisbon

SHORT-TERM FINANCIAL GOALS

Getting into a good college in Lisbon.

LONG-TERM FINANCIAL GOALS

Eventually either getting a part-time job in Lisbon or getting a scholarship to help his parents pay for their expenses.

CONCERNS EXPERIENCED BEFORE MOVING TO PORTUGAL

- Language barrier - currently learning Portuguese but still not as good as he would like;
- Putting too much financial stress on their family;
- Having trouble adapting to a new place, running into academic struggles and being unhappy in college.

VALUES

- Self-reliance.
- Appreciation.
- Family.

IDIOMS



Fluent Spanish



Beginner Portuguese

HOW IS HE DEALING WITH HIS FINANCIAL WELLBEING

Although they are not currently worried about their financial wellbeing, they fear that going abroad will put too much financial stress on their family, and are hesitant to do so because of it.