**A. Basics**

1. age, gender?

2. income? (brut, net)

3. where do they live ?

4. job?

5. debts/loans?

6. accumulated savings and wealth

**B. Money-related**

1. sources of income ?

2. how do you manage your income ?

3. fixed costs ?

4. how much income do you save ?

5. would your habits change if you had more money ?

6. what do you splurge mindlessly on ?

7. what do you think you could save on ?

8. splitting cost with someone ?

9. if relationship, does it affect your money management ?

**C. Life**

1. hobbies ? how much do you spend in it ?

2. would you do smth else if you could afford more ?

3. plans for the next 5 years/long term ?

4. what role does money play in your life goals ?

5. Does money stress you? Do you consider your income sufficient for the life you want to live?

6. Would more money make you happier?

7. If you had more money what things would you do to be happier?

**Answer 1 : A.**

**A. Basics**

1. 25, F

2. 33000, 24000/year (gross, net) + car/gas, sodexo, phone, internet

3. with husband

4. business analyst at accenture (consulting) – studied economics

5. no

6. 5000€

**B. Money-related**

1. salary

2. just got married so rn nothing in particular (they saved for the wedding/start of marriage life but there were a lot of expenses so nothing particular for now)

3. groceries, rent, gas/electricity/water, insurance

4. rn 0 but goal : 25%

5. yes, depends on how much more but maybe allow herself a higher rent, and buy more expensive furniture

6. nothing rly, likes to travel but she finds a way to make it cheap

7. maybe consume less (less clothes, less house decor)

8. yes, husband

9. yes, a bit better to be 2 because it’s cheaper as expenses are divided

**C. Life**

1. gym 20€/month, dance 495€/year

2. would try more new things

3. would like to buy real estate but nothing interesting rn (better to sell than buy, rn it’s either very expensive to buy or cheap but need renovation so ends up expensive in time & money)

4. not all based on money, to her (and husband), it’s more important to do smth they love than earn a lot, but she would give up her job more easily if she had another source of income (e.g. inheritance), since it’s not the case, need to keep what you have while looking for better since you have to pay for life

5. No, no stress for now. It’s enough for the life I want and it’s nice to have support from husband (splitting expenses decreases pressure)

6. No, I’m already very happy rn thank God

7. Money helps a lot, it’s a luxury not to be stressed about money and know that you can pay yourself what you want

**Answer 2 : Y.**

**A. Basics**

1. 25, F

2. Gross : 2900, Net : 1900

3. Sister

4. plane systems engineer at TUIFLY – studied mechanical engineering

5. nope

6. I save 1/3 of my net salary

**B. Money-related**

1. salary

2. save 1/3 of net, 1/3 for the house, 1/3 for me and my family (for family reasons, I will be saving less than 1/3 soon)

3. rent : 510, electricity/gas: 40, water : 30, internet : 35, groceries : 200

4. 1/3

5. I’d spend much more money for myself (food, clothes)

6. Nothing for now, but I allow myself small trips, each month a few new pieces of clothing (necessary), more eating out than before…

7. I think what I am doing rn is good, middle

8. family

9. Single, but would’ve probably split and spent less if relationship

**C. Life**

1. I like team sports. I am not registered for now but I am planning on joining a football club. It’s smth like 250/trimester. But it’s hard to enter it, I might also do pingpong (120€) or just go to the gym. Also I would like to take « religion » courses (100€)

2. More travelling !!! and more spending for my family

3. Have a family and look after it (marriage ?????? where ????? hahahaha hope so tho)

4. my 3 big goals are : becoming a better person (faith, physical-sport), evolve professionally (experience), be useful and helpful to people starting with my family/friends. With money it’s easier and we have many more options. But without it is still doable !

5. The oe who understands it all is the one that has « al-qanâ3a » (conviction), al-qanâ3a kanz lâ yafna (conviction is a treasure that doesn’t perish). But ofc, with more i could do more things and maybe achieve my goals more easily, but I’d have to watch out to keep it in my hands and not in my heart, which is done by sharing with the people you love or the ones in need.

6. Not necessarily. I am happy when I’m with the right people. I’ve spent better moments in a « sta7 » (Moroccan houses roofs) than in 5-star hotels, or eating sat on the ground than in a restaurant. As I often tell my sister « mashi fayen, walakin m3amen », « it’s not where but with who » (hahahahaa)

7. If I use it for good, I feel happy. If it’s only to buy myself new stuff, I feel quite empty I’d ask for more money only if I could use it for a good cause. Otherwise I prefer having only the necessary to be sure it doesn’t become my main focus and concern haha

**Answer 3 : J.**

**A. Basics**

1. 25

2. 2900 gross, 2000 net (from December on 2600 net i think)

3. parents and family

4. radiophysicist

5. no

6. 6000-8000€

**B. Money-related**

1. salary

2. money on my savings account that I try not to touch, and put only what I need in my used account. I try to make a “bilan”? (statements sheet?) of my expenses every 2/3 months (I’d like to do it more often to react faster to eventual excessive expenses), I don’t really have a monthly limit, depends on the months while trying to evaluate whether or not what I am paying is necessary. I have tried to have a monthly limit before but didn’t hold for long, I usually went over it.

3. groceries sometimes, phone, a part I give my family, car insurance

4. Oulaaaaa, working on it. When I was a student I used to earn 600/month and tried to save 300. Now it’s only my first month so I still have to get organized but the ideal would be to save at least half of it (1000€)

5. I don’t think so. I think I would manage my money the same way. Maybe I would allow myself to pay more on travelling even tho I already do actually 😂

6. restaurants et travelling, when I have to spend for these 2, I forget to count 😅

7. I could clearly save on food (even tho rn I have less time to go out to eat so less opportunities of spending), but I still allow myself too often to spend in snacks like candy, chips, etc.

8. car insurance with sister and dad

9. Single, but I know that if I am with someone more mature in their expenses, I’d think twice before spending too much money (#WeLoveStingyMen😂)

**C. Life**

1. Is eating a hobby?? 😂 I love reading but I used to download my books for free so I could save on that, but recently that the website was closed by the US so it might make my expenses go up

2. Mmmmh I think so yeah, maybe horse riding or diving

3. real estate? I am still thinking about it, but maybe live 1 year abroad and get married and start a family if God allows me to meet my soulmate one day

4. Not all my goals are based on money (and hope they never will be), but when you starting getting income you start setting yourself financial goals that you didn’t necessarily have before (invest in real estate? Travel more?), but my happiness doesn’t depend on that, at least I hope so. My main goal is for me to stay “épanoui”?? in what I do and have a balanced life (work/family), but it implies earning less.

5. Not for now no. I think with a good money management method I earn enough for the life I want yes. And I don’t overthink too much about the future. Whatever is destined for me will come at the right time and stressing about it wouldn’t change a thing.

6. If we’re talking about my individual happiness, I am happy and content with what I have rn. The only reason I would be happier having more money would be because it would allow me to offer things more easily (particularly experiences) to my family (travel together, afford a bigger home, etc)

7. Money thus has a role in my happiness as it is not complete without my family’s happiness. Plus it allows me to live unforgettable experiences such as trips, being able to visit my family abroad without having to think about it twice and without really restraining myself for the rest. But eventually what makes these experiences last in my heart is the people I share them with. My faith and family are my main source of happiness. And I think even if I earned less, or couldn’t afford certain things, id still manage to stay happy thanks to them, filled with the love they give me and with the simple moments we share together.