Difficult upbringing

Family Income

Struggled in the past, but not anymore

Struggled in the past, but struggling more now

Stress of the family

Parents hid the struggles of financial income

Financial environment at school

Personal

In general

Jobs

Person has multiple jobs

Person has one job

Job has a highly social atmosphere

Financial aid

One person receives minimal financial aid from UCSB

One person receives a substantial amount of financial aid from UCSB

Scheduling

One person is very organized when it comes to scheduling work, social time, and extracurricular

Social activities

Hanging out with friends

Eating out

Partying

Playing games

Going to the beach

Going to the gym with friends

Course load

One person is taking 21 units

Extracurricular

One person is in multiple clubs

Where money goes

Food

School necessities (textbooks, supplies, etc.)

Restrictions on socializing

One person used to limit social outings due to money, but not anymore

One person doesn’t limit her social outings due to money

Method of payment

One person solely uses debit

**Budgeting**

**One person budgets money for personal outings, or rewards**

**One person budgets how much money she spends in a social activity**