



# MEET ANDREW

## About Andrew:

Andrew is a recent university graduate, who is working their way through the post graduate life. At the moment he is a full time delivery and uber driver and lives with two of his best mates.

## Goals:

Andrew realizes that he needs to get serious about his future. He wants to spend less money hanging with friends and put more of it towards his future. He is adamant about saving enough money to move into a flat with his girlfriend.

## Overview:

- Age: 24
- Occupation: Delivery Driver
- City: Bristol
- Children: 0
- Spouse: 1
- Roommates: 2
- Extra: Oldest of 3 children

## Spending Habits:

- Income: 28,000 (post tax)
- Home: Room in 3 Bed Flat
- Car: BMW Motorbike
- Rent: 675
- Luxuries: Time with friends
- Extras: Often takes his girlfriend on dates and weekend excursions



# MEET MICHELLE

## About Michelle:

Michelle is a Mathematics professor at UWE. She has recently moved into her first home with her husband and son. Because of her highly demanding occupation she doesn't get out much during most of the year but enjoys spending time with her family during the summer months.

## Goals:

Michelle and her husband have done a good job in managing their savings to buy their first home. Their next goal is to invest their money for their sons college fund and begin planning for their retirement.

## Overview:

- Age: 43
- Occupation: Professor
- City: Bristol
- Children: 1
- Spouse: 1
- Roommates: None
- Extra: Head of Mathematics

## Spending Habits:

- Income: 45,000 (post tax)
- Home: 3 Bed 2 Bath Flat
- Car: Volkswagon Golf
- Mortgage: 340
- Luxuries: Time with family
- Extras: Annual Family Summer Vacation



# MEET ABRAHAM

## About Abraham:

Abraham is a software engineer at a top tech company in London. The tradeoff for his high salary are long and arduous work hours. He unwinds by taking time off in the summer to travel and enjoy Europe.

## Goals:

Relative to Abrahams knowledge of tech, he is a novice when it comes to money management. However, he would like to dip his toe into investing after realizing that his money is losing value sitting in his savings account.

## Overview:

- Age: 28
- Occupation: Software Engineer
- City: London
- Children: None
- Spouse: None
- Roommates: None
- Extra: Oldest of 4 Children

## Spending Habits:

- Income: 68,000 (post tax)
- Home: Downtown Condo
- Car: Tesla Model X
- Rent: 3000
- Luxuries: Summer Vacation
- Extras: Gym membership, City Parking Permit, Subscription Services