

## JOSH

- Josh currently lives at home with his parents.
- He has a part-time job and is earning about £200 each month.
- He loves going to restaurants with friends when he can afford it.
- Josh finds it hard to monitor his spending since getting a job.



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## ALI

- Ali is a nurse and has been for a few years.
- He always thought he was good with money, but recently he has been finding it hard to keep track of his spending.
- He feels like as soon as he pays his bills and rent he's struggling to make ends meet.



## EFFIE

- Effie has just finished her first year at university.
- She is studying abroad for a term next year, which she is really excited about, but she is worried about banking in a different country.
- She doesn't speak the language and is worried about how expensive cash withdrawals may be.



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## LILY

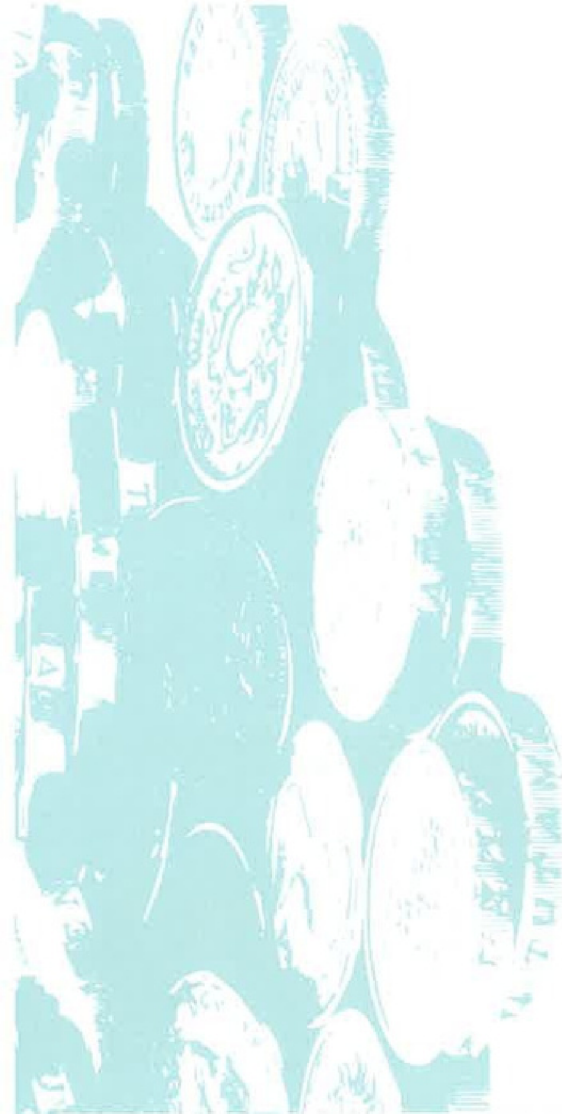
- Lily is a student in her final year of university.
- She has been living independently for the last few years in a house share with her friends.
- She manages her money well. Her bills are all included in her rent, not as separate payments, which makes it easier.
- She loves eating out but is struggling to justify spending money on this regularly.



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## MICHAEL

- Michael travels a lot all around the world for work.
- He also tries to go on holiday with his family a few times a year.
- He gets frustrated at the fees he is charged by his bank when he buys things abroad.



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## EESHA

- Eesha has been renting for 5 years and is thinking about getting a mortgage.
- She has a full-time job with a regular monthly salary, and pays 5 direct debits a month.
- She pays for contents insurance each month to protect her belongings.



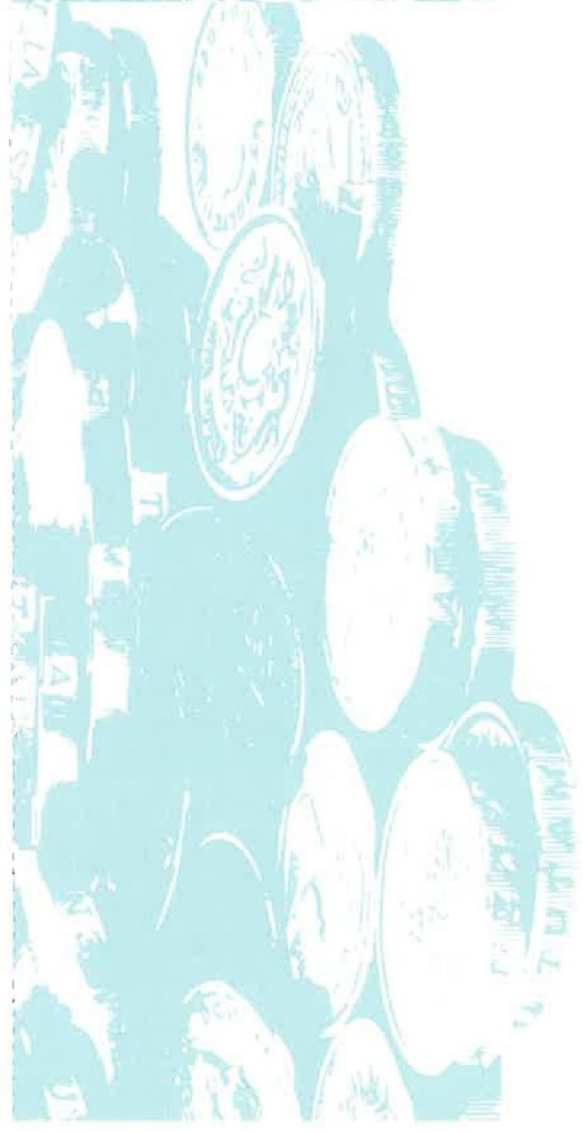
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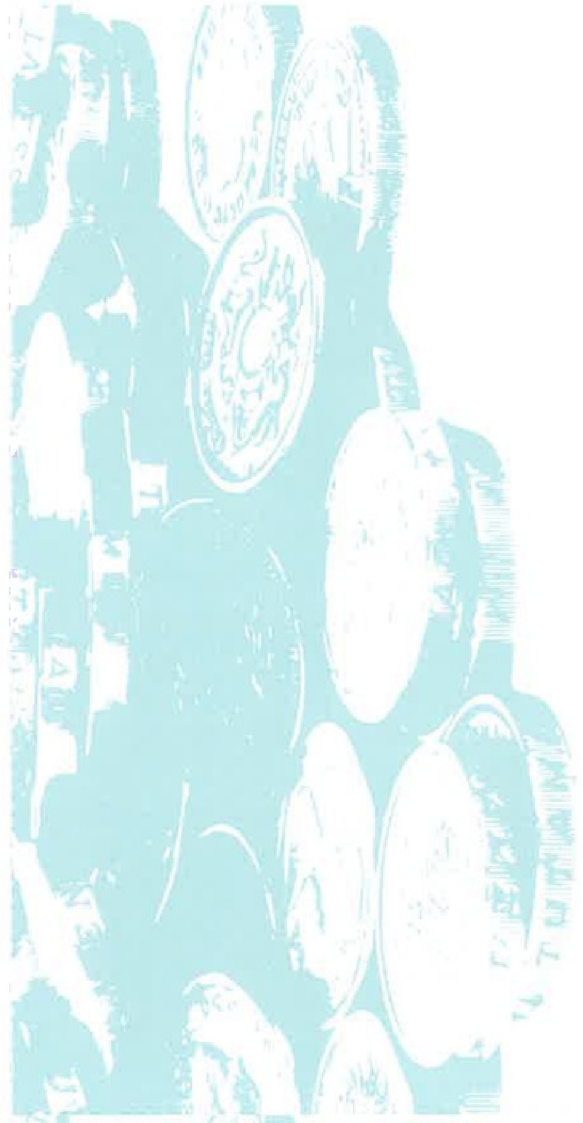
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