

**PERSONAL FINANCE
CASE STUDY**

Instruction/s:

1. Form a group with 7 members. Each member of the team will work together to come up with a **FINANCIAL PLAN** based on a detailed fictitious family scenario (case study).
2. Each group will present the output in the next synchronous session (**September 08, 2023**). The presentation must not exceed ten (10) minutes to present and an additional five (5) minutes to respond to questions.

FAMILY FINANCIAL PROFILE

Family members:

The following narrative describes some details about the fictional Hernández family, a couple with two children. Their financial circumstances are as follows:

Name (age)	Employment	Annual Gross Salary	Credit Score
Daniel Hernández (33)	Truck Driver	\$50,000	680
Gabriela Hernández (32)	Hotel Room Attendant	\$20,000	None
Sofia (8)			
David (5)			

Daniel and Gabriela Hernández are Mexican-Americans who live in a large U.S. metropolitan city in the southeast. They both have working visas and hope to apply for green cards. Both speak excellent English. Gabriela graduated from high school. Daniel completed his education three years ago. Both of their children were born in the U.S.

The Hernándezes have mentioned not knowing much about finances. Both sets of their parents live in Mexico where many of the financial systems are different.

Their combined salaries are about \$70,000 a year, or \$5,830 a month before taxes. After taxes, it's about

\$52,500 a year. The Hernándezes have come to you to help them improve their current financial situation and work toward their financial goals.

GOALS

In their current situation, Daniel and Gabriela don't see any way that they could ever retire. But they would like to work toward a plan where they could afford for at least one of them to exclusively work part-time by the time they are in their 50s.

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L Reisser



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