

Scenario

<p>#1</p> <p>You are 24 years old, married with a new baby but the baby is handicapped with Spina Bifida. You make \$3,000 total household income with insurance benefits except you pay 20% of all medical bills. You inherited \$50,000 to be used towards a house.</p>	<p>#2</p> <p>You are 24 years old and a single mom with new twin babies. You make \$2,500 and have insurance benefits, 100% coverage. You are trying to finish school and your parents are willing to pay all your tuition and books.</p>
<p>#3</p> <p>You are 24 years old and married with three new triplets. Your household income is \$4,000 with 100% insurance coverage. One of the parents has a scholarship to finish school. Both parents work full time.</p>	<p>#4</p> <p>You are 24 years old. Divorced with a new baby which was born 2 months premature. You make \$2,000 at your job with insurance which pays all but 10% of all medical bills and medication. You receive \$200 a month child support and qualify for government grants to finish school.</p>
<p>#5</p> <p>You are 24 years old and married with a new baby and toddler. You make \$5,000 a month which includes the other spouse's income but you have school loans to pay back at \$200 a month. You have insurance which covers all but 20% of medical bills and medication.</p>	<p>#6</p> <p>You are 24 years old and single with a new baby who requires a special formula (additional \$50 a month). You make \$2,000 but do not have insurance coverage of any kind. But your parent is a professor and you are able to go to school for free.</p>

<p>#7</p> <p>You are 24 years old and married with a new baby. The baby is nursing. You make \$3,000 but must pay \$400/month for insurance coverage. Your grandparent pays your tuition to finish school.</p>	<p>#8</p> <p>You are 24 years old and divorced with a new baby. This baby received head injuries from a fall and requires physical therapy. You make \$4,000 a month with 100% insurance coverage. You have a well established career but do not receive any child support because the child's other parent cannot be found.</p>
--	--

<p>#9</p> <p>You are 24 years old and married with a new baby. The baby's mother suffers from severe post partum depression and needs medication \$60 and therapy \$100/visit. You make \$3,000 household income but have no insurance coverage. But you manage an apartment complex and get free rent.</p>	<p>#10</p> <p>You are 24 years old and single with a new baby who is nursing. Your make \$2,000 but have no insurance coverage. But you did inherit your Grandma's house and do not need to pay rent but must pay taxes of \$200/month.</p>
<p>#11</p> <p>You are 24 years old and married with a new baby. The father gets maternity leave and you live in your parents home in a basement apartment for free. You combined household income is \$3,000 with insurance benefits that cover all but 20%.</p>	<p>#12</p> <p>You are 24 years old and divorced with a new baby. You receive \$200 a month in child support. You make \$2,000 with no insurance and you live at home with your parents.</p>

<p>#13 You are 24 years old and married with a new baby who is handicapped and needs special care at \$300/month. You make \$3,500 combined household income with insurance coverage of all but 20% (you only pay 20% of handicapped care). You recently made \$20,000 on the stock market. (Can only be used to invest in a house - house payment will be \$1,100).</p>	<p>#14 You are 24 years old and single with new baby twins. You make \$2,500 and have no insurance coverage. You were recently on the “Want to Be a Millionaire” show and made \$125,000. (Can only be used to invest in \$200,000 house. You must still pay payment on \$75,000 which is \$750)</p>
<p>#15 You are 24 years old and married with new baby triplets. You make \$2,500 with 100% insurance coverage but your spouse is unemployed. They can baby sit ½ of the time but will be looking for a job the other 1/2.</p>	<p>#16 You are 24 years old and divorced with a premature baby. You are responsible for 20% (\$40,000) of the medical bills which totaled \$200,000 and you must pay \$600/month on this bill. You do have a great career, making \$4,000 with 20% insurance coverage.</p>

--	--

<p>#17</p> <p>You are 24 years old and married with a new baby and toddler. Both parents have graduated from college and are making \$5,000, combined household income with 80% insurance coverage. You do have school loans to pay off at \$200/month.</p>	<p>#18</p> <p>You are 24 years old and single with a new baby but the baby is very sick with allergies and needs treatment at \$100/month. You are working full time and trying to finish school. You make \$1500 with no insurance coverage.</p>
<p>#19</p> <p>You are 24 years old and married with a new baby. You are a college graduate, making \$3,000 with 80% insurance coverage but your spouse is unemployed and can care for the child but needs child care ½ time in order to look for a job.</p>	<p>#20</p> <p>You are 24 years old and divorced with a new baby. You make \$2500 with no insurance coverage. You did inherit \$100,000 from your parents to be paid evenly each month for ten years.</p>
<p>#21</p> <p>You are 24 years old and married with a new baby and 2 other children. You work part time making \$1,500 with 80% insurance coverage. Sorry to say your spouse died but they had good insurance coverage and left you with \$200,000. (Can only be used to invest in a house - no house payment)</p>	<p>#22</p> <p>You are 24 years old and single with a new baby who has downs syndrome and requires special care at the cost of \$300/month. You make \$2,000 with 80% insurance coverage and your parents pay all school expenses and baby sit for you ½ of the time.</p>
<p>#23</p> <p>You are 24 years old and married</p>	<p>#24</p> <p>You are 24 years old and divorced</p>

with new twin babies. You make \$3,000 combined household income with 80% insurance coverage. The other parent works part time and goes to school on a scholarship.	with new baby triplets. You make \$2,000 with 80% insurance coverage. Your parents are very helpful and let you live in their home for free but both your parents work and cannot help with child care.
---	---

<p>#25</p> <p>You are 24 years old and married with a new baby born 3 months premature (\$total medical costs are \$250,000). You make \$3,500 combined household income with 80% insurance coverage. You also have school loans which must be repaid at \$300/month.</p>	<p>#26</p> <p>You are 24 years old and single with a new baby which suffers from colic and cries at least 12 hours a day. You make \$1,500 by managing some apartments and you get free rent. But you do not have any insurance coverage. You only need child care part time - 1/4 of full time.</p>
<p>#27</p> <p>You are 24 years old and married with a new baby who suffers from anoxia due to a difficult child birth and lack of oxygen. They need extra medical treatment at \$100/month. You make \$3,500 combined household income with 50% insurance coverage. You inherited your Grandma's home and only need to pay \$200/month for taxes.</p>	<p>#28</p> <p>You are 24 years old and divorced. You had a baby who was born prematurely and you must pay off the costs of \$90,000 at \$500/month. You live at home with your parents and make \$2,000 with no insurance coverage. You do not get any child support.</p>

--	--

<p>#29 You are 24 years old and married with a new baby who requires a special formula which costs \$60/month. Your spouse died suddenly leaving you without any life insurance. You make \$2,500 with 80% health insurance coverage.</p>	<p>#30 You are 24 years old and single with a new baby. You make \$2,500 with 80% health insurance coverage. You recently made a killing on the stock market and got \$100,000 and invested in a house but still have to pay \$600 a month for the house payment.</p>
<p>#31 You are 24 years old and married with a new baby who is nursing. The baby is deaf and requires a special day care which costs and extra \$200/month. You make \$4,000 combined household income with 80% health insurance coverage.</p>	<p>#32 You are 24 years old and divorced with a new baby. You have a well established career and make \$4,000 with 80% health insurance coverage. You also receive \$200 child support.</p>
<p>#33 You are 24 years old and married with a new baby that is nursing. You make \$2,500 with no insurance coverage and your spouse is unemployed and can care for the child ½ of the time except when they are looking for a job. The mother of the child suffers from post partum depression and needs medication at \$60/month and therapy at \$200/month.</p>	<p>#34 You are 24 years old and single with a new baby who is handicapped with Downs Syndrome. You have a good career and make \$3,000 with 100% health insurance coverage.</p>
<p>#35 You are 24 years old and married. You recently adopted a new baby from China and your spouse can</p>	<p>#36 You are 24 years old and divorced with new twin babies. You make \$2,500 and receive excellent child</p>

take maternity leave for 6 weeks. The adoption cost \$10,000 and must be repaid at \$500/month. You make \$3,500 combined household income with 80% insurance coverage.	support of \$500/month but only have 50% health insurance coverage.
---	---

<p>#37</p> <p>You are 24 years old and married with new baby triplets. You have a well established career and only one parent works. You make \$3,500 with 80% health insurance coverage.</p>	<p>#38</p> <p>You are 24 years old and single with a premature baby which cost \$100,000 and must be repaid at \$300/month. You do receive good child support from the other parent at \$250/month. You make \$2,000 with no insurance coverage.</p>
<p>#39</p> <p>You are 24 years old and married with a new baby and 2 other children. You have well established career making \$4,000 with 80% insurance coverage and only one parent works.</p>	<p>#40</p> <p>You are 24 years old and divorced with a new baby and a toddler. You make \$3,000 with 80% insurance coverage and receive \$600 in child support.</p>

#41

You are 24 years old and married with a new baby but the child had a defective heart and it cost \$100,000 for the corrective surgery. You make \$4,000 combined household income with both parents working. You have 80% health insurance coverage so you owe \$500/month on the 20% of the \$100,000.

#42

You are 24 years old and single with a new baby who was hurt in a car accident which cost \$5,000 and must be repaid at \$200/month. You make \$2,000 with no insurance coverage.