Susie is a college student with money troubles. She needs your help to get back on track. Read Susie’s story below, then turn the page to examine her spending plan and identify ways she can make ends meet until she finds a new roommate.

- Susie is a junior who majors in biology and lives off-campus with her roommate, Mackenna. They share many household expenses like groceries, utilities and internet service.

- Susie is an assistant manager at a coffee shop. She works 30 hours per week and earns $10.25 per hour. After state and federal taxes, she brings home approximately $1,000 each month.

- She wears khaki pants and a nice collared shirt to work and budgets for both casual and professional clothing.

- Susie is covered on her parents’ health insurance until she turns 26. They also help with her monthly car payment, auto insurance premium and fuel each month.

- Susie pays for a monthly gym membership.

- Susie charged her first semester’s tuition to her credit card. She budgets for more than the minimum payment each month and pays more when she can.

- This semester, she borrowed a federal student loan to pay her college expenses. She currently has $500 left to spend.

- Susie budgets $15 per month for car maintenance. Every three months she has enough money for an oil change.

- She enjoys playing her favorite candy-themed game app on her phone. She often splurges to play bonus features and extra levels.

- She runs a moderately popular health and wellness blog. To give her followers a more user-friendly experience, she pays a monthly $7 fee for upgraded features.

- She spends her free time with her boyfriend. They often go out for dinner and to see a movie.

- Susie wants a pet, but her apartment complex won’t allow one. Instead, she donates about 5 percent of her income to her favorite animal shelter.

- Susie went out of town for the weekend. While she was away, Mackenna packed her belongings and moved out. Susie must figure out how to pay all the monthly expenses until she finds a new roommate.
Help Susie get back on track. Begin by following the example below to identify which of Susie’s expenses are wants (W) and which are needs (N). Then, help her identify ways she can make ends meet until she finds a new roommate.

Expenses marked with an asterisk were previously shared with her roommate.