

## Ethan

1. Ethan can earn about \$7,000 each month.
2. If Ethan buys a house now, he still has some money left.
3. An apartment that is close to where Ethan works costs him around \$500,000.
4. Ethan thinks of opening a new company but he is not confident with his knowledge.
5. Ethan will have to pay around \$2,500 a month if he borrows money from the bank to buy a house.
6. Ethan has to pay about \$15,000 together with the amount of money he has already borrowed each year.

## Joy

1. Joy used to have some problems in control her money.
2. Gradually Joy has learned how to save money.
3. The amount of money Joy spent on what she wants is about \$3 a day.
4. When shopping online, there are too many goods that are shown to Joy.
5. Joy has some difficulties finding the lowest price for an item when shopping online.
6. Joy does not often use an app on her phone to make payments online.