

# Best ISA options?

## Case studies



YOUR DECISION AND EXPLANATIONS

### Profile 1: Miriam

Miriam is 30 years old and has been saving money in her current account but does not feel that she is earning enough interest on her money. Her current monthly salary is £4,300 and she thinks that she can save about £1,000 a month to put into an ISA, but she's unsure what type of account. She pays reduced rent on her accommodation as she shares with a friend, and is willing to take some risk on her savings.



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### Profile 2: Allison and Hakim

Allison and Hakim have been married for 7 years and they have one child, Sarah, who is 6 years old. Most of their money has been put towards house bills and childcare fees, but Allison got a job promotion and they are thinking about saving for the future. They both would like to ensure they are putting some money aside for Sarah, who they hope can use the money for university or training when she finishes college. They are also keen to refurbish their living room in about 5 years time, and are looking for the best way to save money for that.

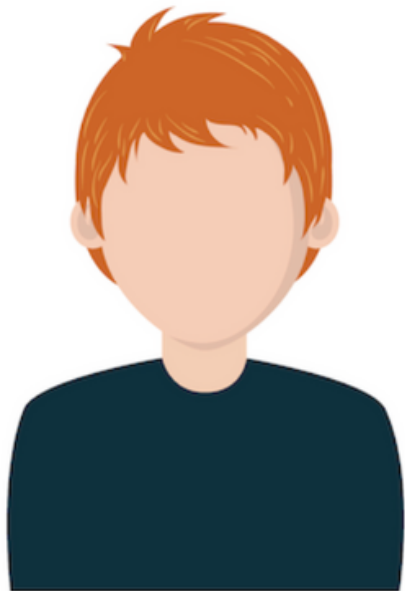


YOUR DECISION AND EXPLANATIONS

### Profile 3: Jenna

Jenna is 33 years old and has recently been promoted to a senior associate director in an architectural firm and is now on a salary of £70,000 per year.

She is eager to start saving money for a deposit to buy her own apartment in the next 5 years. She does not want to pay tax on her savings and hasn't yet made a savings plan. Jenna would like to save at least £10,000 a year and wants to make a good return.



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### Profile 4: Wen

Wen is 25 years old. He has been saving £5,000 a year in a traditional savings account and has seen his money slowly grow over the last 3 years. Wen has a steady job as a manager at the local supermarket and earns £30,000. He rents a property close to work, which also helps him to save money on the commute to work. He would like to save his money but is unsure exactly what he would spend it on. He enjoys travelling and would love to go on a round the world trip but is undecided.