

2. Carpenter

Jimmy, 48, is a high school graduate and self-taught carpenter. He has two off-and-on jobs, one is for a friend's carpentry business and one for his own business. In both cases, he is considered an independent contractor and paid per job, so when he's not working, he's not earning. This also means that he is responsible for paying his own taxes on both sources of income, so he needs to be mindful of his earnings, his tax bracket, and his filing requirements.

Jimmy wants to find someone to do his office work, but that's another expense. He needs as much of his income as possible. Besides, Jimmy's wife and daughter are both disabled. They receive assistance from the government, but Jimmy still needs to work a lot to make ends meet.

Even though he's not an old man, Jimmy's body is showing wear and tear. However, since he never continued his education, there's not much else Jimmy can easily turn to. So he must continue to push himself beyond his limits in order to provide for his family's special needs.