Benjamin and Sarah Redding have great aspirations for the future. They have recently realized that they are not as financially well-off as they had thought they have come to you for advice on how to solve their current cash flow problems and to help them plan to achieve their goals. Today is January 1, 2016.

## Personal Background and Information

## Benjamin Redding (Age 30)

Benjamin Redding graduated from a state university seven years ago with a backelor of science degree in accounting. He has been employed for almost seven years at Moore & Moore, a small accounting firm (50 employees).

Benjamin has been married to Sarah Steiner Redding for six years.

## Sarah Steiner Redding (Age 29)

Sarah Steiner Redding grew up in a wealthy family. While in college, she was crowned Miss State. She graduated from a private university with a bachelor of science degree in elementary education. She is employed as a fourth grade teacher at a private school, Woodridge Preparatory School, and has been for the past five years. To further enrich her students (and for additional income), Sarah tutors three students each week. She incurs no expenses to provide this tutoring.

#### Children

Benjamin and Sarah have three children: Scott, age 4, and twin girls, Janice and Carly, age 1.

### Delores Vidalia

The Reddings employ a young student, Delores Vidalia, to care for their children. Delores, age 21, is a part-time night student at a local community college. She cares for the children and cleans the Reddings' house in exchange for room, board, and a \$100 stipend per week. The Reddings pay Delores in cash. Neither the Reddings nor Dolores report these transactions to the IRS. Delores works 48 weeks per year.

## Benjamin's Family

George Redding married Julie Elizabeth Grant Redding in 1985. They had two children, George Jr., and Benjamin. George Jr., died at six months of age of sudden infant death syndrome.

# **Benjamin And Sarah Redding Case Answers**

**Mark Steyvers** 

#### **Benjamin And Sarah Redding Case Answers:**

**The Congressional Globe** United States. Congress, 1851 The New World .1842 The New York Times Index The Christian Advocate ,1898 ,1913 Dramatic Mirror of the Stage and Motion Pictures, 1917 The Western Congressional Record United States. Congress, 1946 The Congressional Record is the Christian Advocate ,1907 official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Who's Who in the West Marquis Congressional Globe 1833 1873 The Congregationalist and Christian World, 1906 Who's Who.2006-06 Who's who in the Midwest .2005 The Chicago Legal News ,1884 Army, Navy, Air Force New York Times Saturday Review of Books and Art ,1931 Who's who in American Law ,2007 Iournal ,1958 Books in Print Supplement, 2002 Who's who in America ,2003 Your Ancestors .1947 Assessment of the Community Noise Environment at Proposed Light Rail-fixed Guideway Station Park and Ride Facilities ,1980 Who's who in the East ,1985 Supplement to Who's who in America, 1987

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