

Interviewer: "Do you have any obligations or expectations around how you use your finances to care for others? And if so, how does it make you feel?"

Ingrid: "So, I guess, currently, well, okay, let me... Well, now that I'm thinking about it, the first thing in my head is: I have a pet. I have a cat but that's [laughs] you know, that's an obligation, so for paying for the cat, I mean, it's a very low expense. So, it's all good, but if there was an emergency, for instance, for the cat, then, I think I'd be okay. We don't have pet insurance for him.

I have four siblings, and we... my mom, she's retired. She's getting older. So, you know, we pitched in, for instance, three years ago paying for a car - like a used car - for her. So we've all kind of pitched in like, I don't know, \$100 a month just to pay it off and so that's going to be done in July. So I guess what to say is that the sense of obligation is probably for my mom's care because she doesn't have... you know, when she retired... it's not like... She retired as a postal office worker so she doesn't have the financial - what's it called - safety net. And so I think the kids are, we're kind of responsible for making sure she's good.

And just recently, we opened up the savings account. And the four of us contribute, you know, like \$25 a month to contribute to that account so just in case something happens, you know, we can pay for her. So I think there is some kind of, like for me, like before I was talking about how I was taking care of myself so that they don't have to worry about me, but I think what's also important to me is having the ability to kind of pay for my mom if something were to come up and pay for her care.

And I think for me, it's best I have those savings, too. If there is like a ... from my personal savings, if there's a huge, something huge that happened to her, I could just say here's this... I don't know... like here's \$500, here's \$1,000, here's \$2,000 to help pay for my mom's care because my older sister has two kids. You know, she has a family and my mom lives with her. So there's already... I just feel like, I need to contribute more because I don't have - unlike my sister - I don't have kids, I have a cat so that's great. Then, my younger siblings, they don't make as much. Well my younger sister - she has a house and everything, and then my younger brother is... I mean they just don't make as much money, so for me I do feel an obligation at least if something were to happen to my mom in terms of like her health..."