

**Family #4**

Tom and Pat Higgins – a married couple with 4 children. They have a five year old girl enrolled in the first grade at the local elementary school. The Higgins' four year old boy attends a half day preschool program that the Higgins must pay for because their town does not offer a free preschool program. They also have a two year old boy and a nine month old girl.

Tom is a computer consultant. Pat is a stay at home mom raising their children. The Higgins family lives in Westborough and owns a home. The family owns two cars with no car payment.