

## Case Study #1 - Sue

Sue has three children, 8, 12, and 15. Her oldest is in foster care and her other two children are always in some kind of trouble either in school or in the community. Their behavior has gotten their family a bad name in the small town they live in.

Sue and her two children rent a small house for which she pays a subsidized rent. Sue enjoys her church and would like to be able to tithe at least \$30 a month but she never seems to have the money.

She works 30 hours a week, on a good week, for \$5.10 an hour at the drug store as a cashier. Her youngest child is often sick with Asthma, which causes Sue to miss work. Her employer is getting frustrated with Sue's unreliability. Sue is tired all the time. She takes medication for depression but it doesn't seem to help much. Sue is coming for help with her rent and car repair.

When I met with Sue she was concerned about a \$1200.00 phone bill that occurred when her long distance phone card was stolen.

- 1) When you look at Sue's budget and learn about her life, what do you think is important to Sue?
- 2) What items in Sue's budget do you feel are important to address?
- 3) How would you approach, introduce your budget concerns to Sue?
- 4) What adjustments can be made to balance this budget?
- 5) What suggestions would you make to Sue about her budget?
- 6) What will you suggest Sue do about the \$1,200.00 phone bill.

Name: SUE

Month \_\_\_\_\_

Money Plan

		1 <sup>st</sup> Paycheck	2 <sup>nd</sup> Paycheck	3 <sup>rd</sup> Paycheck
<b>INCOME</b> \$660.00		\$330.00	\$330.00	
<b>BASIC LIVING EXPENSES</b>				
<u>Rent</u>	\$100.00			
Electric/Gas (Energy Assistance)				
Water/Sewer	65.00			
Phone	25.00			
Car Insurance				
Car Payment				
Movies Out/Video				
<u>Pets</u>				
Tithing	30.00			
Gifts	20.00			
Wal Mart	80.00			
Groceries (Receives Food Stamps)	60.00			
Eating Out/Take Out	30.00			
Clothes	50.00			
Cable	40.00			
Gas for Car	45.00			
Car Repair	40.00			
<del>Going Out/Recreation</del>				
Cleaning Supplies	30.00			
Emergency Savings	20.00			
Debt				
Credit Card Debt				
Bank Loan- Child Supt.	15.00			
Cell Phone card	30.00			
Lay away	100.00			
<b>TOTALS</b> \$780.00	\$	\$	\$	\$