

## Case Study #2 Joan

Joan is a recently divorced, 34 year old woman with one child. She has just moved out on her own after a brief stay with her mother, following her divorce. She rents a house and works 32 hours a week as a medical secretary. Her daughter Sarah, 8 years old, is the highlight of her life.

Joan has fallen behind on her rent and utilities. When she was married her husband always managed the money. Now, she is having trouble making ends meet. Joan has never been to a social service agency before and is embarrassed to be at the office. Joan told me right away that making her car payment and Visa card payment are very important to her. She actually pays her car loan, \$200.00 from each paycheck so she will always be a little ahead.

But the due date for her car payment is a few days before her second check, so she is always a little late on her car payment. When I discussed refinancing the car or perhaps getting a different car that would have a lower payment, she was very resistant.

Joan's is involved with volunteers' duties that stem from her church like: Visiting home bound church members and cooking meals for the homeless. Joan includes her daughter in these activities and other social activities that her church offers.

- 1) When you look at Joan's budget and learn about her life, what do you think is important to Joan?
- 2) What items in Joan's budget do you feel are important to address?
- 3) How would you approach, introduce your budget concerns to Joan?
- 4) What adjustments can be made to balance this budget?
- 5) What suggestions would you make to Joan about her budget?

Name: JOAN

Month\_\_\_\_\_

Money Plan

		1 <sup>st</sup> Paycheck	2 <sup>nd</sup> Paycheck	3 <sup>rd</sup> Child Support
<b>INCOME \$1588.00</b>		<b>\$744.00</b>	<b>\$744.00</b>	<b>\$100.00</b>
<b>BASIC LIVING EXPENSES</b>				
<u>Rent</u>	\$320.00			
Electric/Gas	121.00			
Water/Sewer	30.00			
Phone	40.00			
Car Insurance	73.00			
Car Payment	373.00			
Movies Out/Video				
Pharmacy	30.00			
Gifts	34.00			
Wal Mart	100.00			
Groceries	200.00			
School Lunches	35.00			
Clothes	49.00			
Laundry	30.00			
Cable	38.00			
Gas for Car	100.00			
Car Repair	20.00			
Going Out/Recreation				
Emergency Savings	25.00			
Debt				
Credit Card Debt \$950.00	50.00			
Dentist \$400.00	50.00			
<b>TOTALS \$1718.00</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>