



Case Study

Case Study 3—Individual, Formerly Incarcerated

Description: John was released from prison 9 months ago. He started working through a temp agency and has been hired on as a permanent employee working full time for the past 3 months. He has two children, ages 8 and 9. They live with their mother, but he hopes to occasionally have them stay overnight with him.

Before you look for a place to live, determine your monthly income.

Step 1: List take-home pay for each person in your household who is employed.

John brings home \$1,225.00 per month from his job. In addition, he does small projects for an elderly neighbor who is having vision issues and is unable to drive for which he is paid \$40.00 per week.

Step 2: Determine monthly expenses and debt, and monthly income for each person in household and list on Monthly Budget Worksheet.

John's fixed expenses: Cell Phone: \$35.00; Cable: \$45.00; Restitution: \$200.00; Debt owed to friend: \$150.00.

John's variable expenses for this last month: Monthly Bus Pass: \$35.00; Grocery: \$150.00.

Step 3: Subtract from income to determine the amount available for rent and utilities.

