

FAMILY PROFILE

ABER
731 Windermere

Category
Recently unemployed

FAMILY MEMBERS

FATHER: Albert, age 42, computer programmer, with a college education, has been employed at the same company for 20 years. He was laid off four months ago and has been unable to find work. He has been receiving unemployment compensation of \$250/week, but this has now run out.

MOTHER: Ann, age 39, with some college education. Employed full-time as a receptionist at General Hospital.

DAUGHTER: Alice, age 16, in good health. She is a motivated high school sophomore looking forward to going to college.

SON: Al, Jr., age 12. He is in counseling for a shoplifting incident one year ago.

SON: Andy, age 9. In grade school and doing well.

SETTING

You live in a middle-class suburb in a three-bedroom home, which you are paying a mortgage. The house needs several repairs and insulation to help reduce your monthly utilities and make it more comfortable. You have two used vehicles. One is unreliable but paid for, and you are paying off a loan on the other. You have been using your credit cards as a means of survival while the father continues to look for employment, but now your cards have reached their maximum limit. Mother has health insurance through her work but it is too expensive to cover her husband and children. They have no insurance at this time.

INCOME

Mother makes \$7.50/hour and works 40 hours/week, for a total of \$1,200/month (\$1,100 after taxes). You have \$125 in savings.

BUDGET

These are the bills you must pay during each month:

Housing (Pay to mortgage & realty co.)

Mortgage: \$500.00
Taxes: 50.00
Maintenance: 40.00
\$590.00

Food (Pay to super center)

Per week: \$100.00

Clothing (Pay to super center)

Per month: \$ 55.00

Utilities (Pay to utility company)

Gas: \$185.00
Electric: 65.00
Phone: 25.00
\$275.00

Credit Card Minimum Payments (Pay to bank)

Per month: \$150.00

Automobile Loan (Pay to bank)

Per month: \$ 250.00

