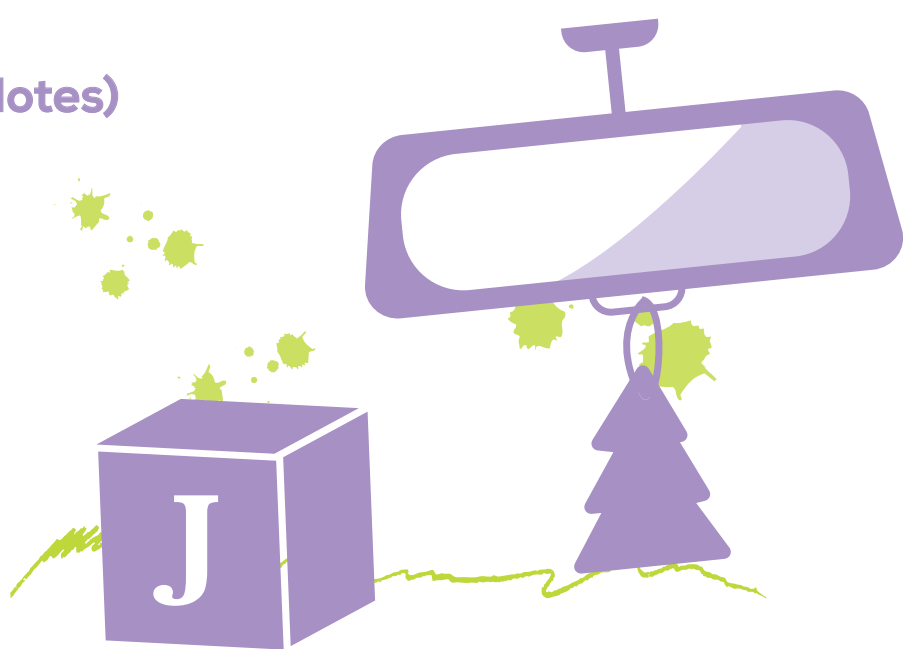


Case Study 2 (Teachers Notes)

Mary



My name is Mary and I'm 22. I'm single and have a 3 year-old son, Jack. I'm not in touch with Jack's dad and I don't get any money from him.

I live at home with my parents and my mum helps a lot with Jack. I would like to move into my own place but I don't have enough money to do that right now so if I want to move out, I'll need to earn more money. But if I start working full-time before Jack goes to school, my mum would end up minding Jack all the time and I don't want to ask her to do that.

I claim money from the State to support myself and Jack. I claim €190 a week One Parent Family Payment and €35 a week Child Benefit. A lot of this money goes on taking care of what Jack needs. His costs include buying clothes, getting him toys and sometimes going to the doctor. I usually spend €40 a week on Jack. Taking care of Jack was really expensive when he was born and with cutbacks in the budget, I have even less money than before.

I try to give my parents up to €50 a week to go towards household bills like electricity, gas and food.

All this means I have very little money for myself. When I have spare time and money, I like going to the cinema and over to my friends' houses for a few drinks. Usually a trip to the cinema costs €15 and I try to keep at least €25 for seeing my friends. I'd love to be able to do more fun things but that costs money too!

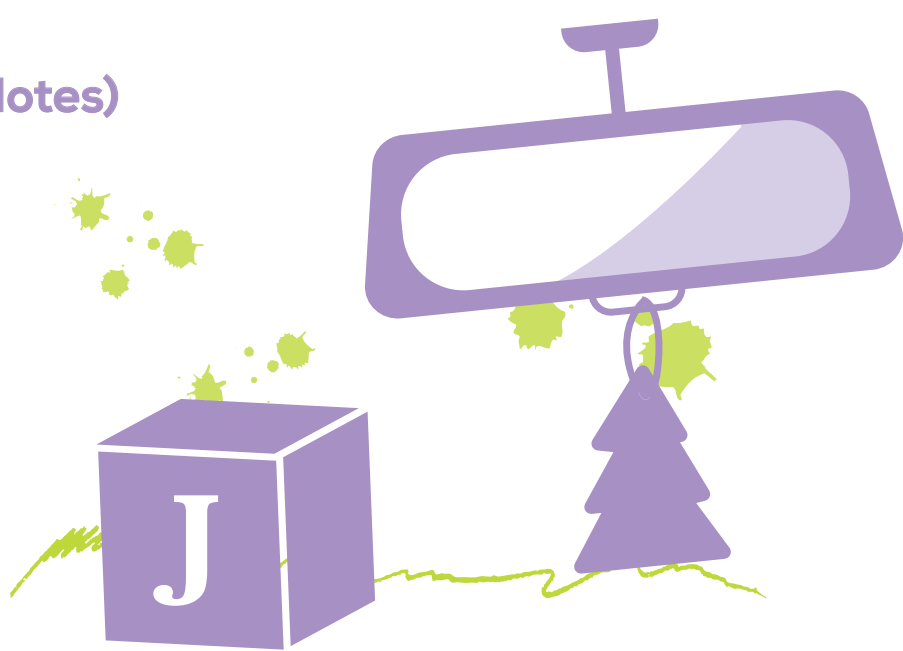
I don't have a bank account as I usually keep all my money in my purse or at home. It's quite hard to make my money stretch and I usually don't have any left when I go to pick up my social welfare payments.

Jack will be in school in two years. When he starts, I'll be able to work again and earn more money. Sending Jack to school will cost money in new ways. I'm going to use the Commission's back to school budget planner to see how much I will need to spend then. I might be able to get about €200 from the Back to School Clothing and Footwear Allowance from Social Welfare.

If I'm going to work as soon as Jack goes to school, I'm going to need to do some training. I'm thinking of becoming a taxi driver. I already have a car, which costs a lot of money to run. Each year I have to pay €310 in motor tax and about €500 on motor insurance. I also spend about €50 a week on petrol. I think I should keep the car so I can become a taxi driver in a few years.

Case Study 2 (Teachers Notes)

Mary



Mary's budget:

Mary's annual available cash	Mary's annual expenses
One parent family payment @ €190 x 52 weeks = €9,880	Jack's expenses @ €40 x 52 weeks = €2,080
Child benefit @ €35 x 52 weeks = €1,820	Payment to parents @ €50 x 52 weeks = €2,600
	Cinema trip @ €15 x 52 weeks = €780
	Drinks at her friends' @ €25 x 52 weeks = €1,300
	Petrol @ €50 x 52 weeks = €2,600
	Motor tax @ €310
	Motor insurance @ €500
Total = €11,700	Total = €10,170

Mary's goals:

- 1 Wants to save up for Jack's school costs in a few years;
- 2 Wants to pay for some training between now and when Jack goes to school; and
- 3 Would like to contribute more to the household expenses