

Carol came to Santa Maria's Housing Program looking for help paying the next month's rent. Carol is a resident of Price Hill and has lived in her apartment for 2 1/2 years. She is a 55 year old veteran home health aid whose income depends on the number of clients she can maintain. Many of her clients are elderly and occasionally they have lengthy hospital stays, during which they do not need Carol's services. When this occurs, Carol suffers a blow to her budget. Santa Maria's Eviction Prevention Specialist was able to help Carol create a monthly budget that includes a savings target. This budget gives Carol the flexibility to set money aside in a savings account so that she can pay her rent and other expenses during the months when she doesn't have as much work. With her Eviction Prevention Specialist's assistance, Carol was able to put together a rental arrearage payment plan that her landlord would agree to. In addition, Carol attended a Tenant Education class that reinforces the importance of budgeting. In planning for the future, Carol wants to also start saving for a car so she can increase the number of clients she can see and therefore increase her income.