

Paula came to Santa Maria's Affordable Housing Program in October. She was working several jobs in order to pay her rent and had fallen short that month. Santa Maria scheduled a budget meeting and after reviewing, together, her income and expenses, Paula realized that she should have a few hundred dollars left over at the end of the month that she just wasn't seeing. She felt that she never had anything left at the end of the month. This seemed to be a result of the fact that she was not tracking her spending--she was spending the money she should have had left over without realizing where it was going. The fact that she was receiving income from several different sources further complicated the situation. After completing Santa Maria's Tenant Education program, including a budgeting and money management section, Paula has been able to track her spending. Seeing how much money she could be saving at the end of the month has motivated her to be more aware of her income and expenses and make the extra effort to save. In the three month follow up conversation Paula told us that she had been able to save money every month and had been able to purchase the first pair of winter boots she had ever owned.