

Case Study: Ewan

Background

Ewan 34, divorced last year and left the marital home. He has a son who visits regularly but lives most of the time with his ex wife. Ewan has been employed in a well paid job as a supervisor in an IT support call centre but his employer is making cuts and Ewan has been informed he will be leaving. There will be some redundancy pay as Ewan has worked for this employer for 5 years but Ewan wants to start cutting back his bills straight away so that lasts as long as possible.

We've asked Ewan to make a list of all his bills so that we can work out which are priorities.

Bill	Description/Notes	Priority	Non Priority
Rent	Private rented 2 bedroom semi furnished flat		
Council tax	paid monthly by Direct Debit		
Gas	Central heating		
Electricity	Separate supplier to gas		
Water	paid monthly by Direct Debit		
TV Licence	paid monthly by Direct Debit		
Car loan	10 months remaining on 3 year agreement		
Mobile phone	24 month contract started in January		
Internet	Fast broadband with unlimited downloads		
TV Subscription	Sports and childrens channels included		
Child maintenance	Agreed as part of divorce		
Credit card	£900 balance, has been paying £100 per month		
Gym	full membership		
Car insurance	paid by monthly direct debit		

Priority bills

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Can Ewan reduce these bills?

Non priority bills

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

What should Ewan do for the first 5 of these?

1. _____
2. _____
3. _____
4. _____
5. _____