

CASE STUDIES



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CASE STUDY 1 UNDER-ESTIMATED INCOME NEEDS

Caroline's husband said that he didn't think she and the two children would need more than £1,500 a month to live on. She wasn't sure what she needed because he had always dealt with the finances.

In fact, Pennywise's income needs analysis showed Caroline required £2,000 a month to support her family's expenditure. This meant an **increase in income** of £6,000 per year, at a cost of £3,000 for the Future Budget Estimate. **Caroline was delighted.**

CASE STUDY 2 OVER-ESTIMATED INCOME NEEDS

George had a good understanding of his finances and estimated that his wife's income needs would be in the region of £4,000 per month. Caroline submitted an income needs schedule requesting £10,000 per month.

Analysis of the family expenditure by Pennywise over four years prior to separation supported George's estimate. **George saved** £6,000 per month out of net income, i.e. £72,000 per year. George paid £5,980 for a four-year expenditure analysis and revision of Caroline's budget which he saved in the first month of maintenance payments.

George wrote a **letter of thanks** and has referred two of his friends to Pennywise!
