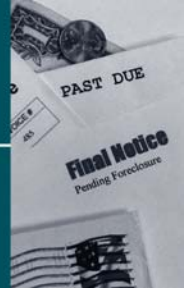


The Stories Behind THE FAMILY BUDGET ESTIMATOR Project



DE LA FUENTE FAMILY

DONNA, TX (MCALLEN AREA)



Aideo De La Fuente, 29, lives in Donna near McAllen with her 8-year-old daughter Victoria and 56-year-old mother Gloria. Aideo works full time as a loan officer earning \$12 an hour. She makes approximately \$25,000 a year.

Aideo has completed three years at The University of Texas-Pan American with a major in Criminal Justice and a minor in Sociology. She would like to finish her degree but can't afford the tuition. She currently has \$4,000 in student loan debt that she pays off in \$50 increments each month.

Aideo's mother does not charge her for housing or child care, two considerable expenses for many families. Though her job offers health insurance, she cannot afford the premium, so Aideo goes without. Her daughter is enrolled in CHIP. Aideo receives the EITC, as well as child support.

“The EITC and CHIP take a big weight off my shoulders.”

In addition to working her full-time job, last year Aideo took on a part-time job to earn extra income for the family. This job caused Victoria to lose her CHIP coverage, as Aideo earned \$3,000 over the asset limit. For the one year that Victoria was not on CHIP, Aideo spent \$800 on out-of-pocket medical expenses. She quit the job so that Victoria could have health insurance.

Aideo realizes how fortunate she is to have so much help. “The EITC and CHIP take a big weight off my shoulders,” she says. She also understands how invaluable her mother's help is to her family. When her mother is hospitalized and can't take care of Victoria, Aideo wonders how she would make ends meet without her. “I would have to put Victoria in day care, get a second job to pay for it, lose CHIP coverage—and have yet another problem.”

Access the complete *Family Budget Estimator* and accompanying issue briefs at www.cppp.org