



**Down's Syndrome
Association**

A Registered Charity No. 1061474

Living the Way You Want Series



Looking After Your Money

Easy Read

A Down's Syndrome Association Publication

About this leaflet



→ This leaflet is made by the Down's Syndrome Association.



→ It is in Easy Read.

Easy Read means easy words with pictures to help everyone understand.



→ We ask **Having a Voice** groups to help us make Easy Read information.



→ **Having a Voice** groups are groups of people with Down's syndrome. They help people have their say.



→ **Having a Voice** groups make sure the Easy Read information is easy to understand.



→ You can find out more about **Having a Voice** on the Down's Syndrome Association website.

What is in this leaflet?



→ This leaflet is about **looking after your money.**

What you can learn about

You can learn about:



→ • spending money



→ • budgets



→ • banks and bank accounts



→ • saving money

Spending money

Some things you may need to spend money on are:



→ • rent



→ • bills



→ • food



→ • going out



→ • clothes



→ • travel

Choosing how to spend your money

Some important things need to be paid for first. These are things you need to pay for:



→ • bills



→ • food



→ • support



→ • rent



→ You can spend money on fun things as well. Fun things could be going out for dinner, nice clothes or a holiday.



→ You can spend money on fun things if you have extra money left over.

Remember, you need to spend money on the important things first!

How much money do I need?



→ It can be hard to know how much money you need.



→ Think about what you spend your money on each week.



→ You can ask someone in your family or a support worker to help you.

Making a budget

When you know how much you spend, you can make a **budget**.



→ A **budget** is a plan for what money you will get and what money you will spend.



→ A budget can help you look after your money.

Your budget will say:



→ • What money you will get each month

• What money you will spend each month



→ You should only spend money that is in your budget.



→ You can ask a support worker, a social worker or someone in your family to help you follow your budget.

How do I get help with money?



→ Some people who can help you are:

- Family
- Carer or Support Worker
- **Personal Assistant** – someone you pay to help and support you
- **Financial Advocate** – a person who is paid to help you with money
- Bank staff

They can help you:

-
- Use a bank
 - Know how much money you need
 - Make sure you don't spend more money than you have





→ Remember, only ask for help from people you trust.



→ You might need someone to look after your money for you.



→ We have information on our website about how someone can look after your money for you.

How can I keep my money safe?



→ You can put your money in a bank account. This can keep it safe.



→ Your bank can tell you what bank accounts you can have.



→ You can get your money out of your bank account when you want it.



→ You can get money out:

- In a bank
- From a cash machine. This is sometimes called an **ATM**.



→ You need a **PIN** and your bank card to get money from a cash machine.

A **PIN** is a secret number just for you.



→ The bank will give you a bank card and a PIN.



→ Ask your bank for more information about PINs.



→ Remember, you can get help with getting your money out of the bank or looking after your bank account.

Bank statement



→ If you have a bank account, your bank will send you a **bank statement**.



→ A **bank statement** tells you how much money you have in your bank account.



→ Some people get a bank statement in the post every month.



→ Some people have a bank statement online.



→ If you only get your bank statement online, you can ask your bank to put it in the post for you too.

What is in my bank statement?



- Your bank statement will tell you what money you have spent, what you spent it on and when you spent it.

The amount of money you have in your bank account is called your **bank balance**.

What do I do with my bank statement?



- It is important to look carefully at your bank statement.

This will help you know how much you have spent and how much money you have left.



- If you see something on your bank statement that you don't understand or you think is wrong, tell your bank straight away.



→ You can ask someone to help you look at your bank statement.



→ Only ask someone you trust.



→ When you have finished reading your bank statement, put it somewhere safe or shred it. Don't throw it in the bin or leave it lying around where someone could see it.



How do I save money?

→ You do not have to spend all your money.



→ You can put some money away for later. This is called **saving**.



→ You can save money for something important or something fun like a holiday or a present.



→ You can put money in a savings account in a bank.

This is a good option if you have larger amounts of money to save and you want to keep it safe.



→ Your bank can give you information about saving. You can ask for information in **Easy Read**.



→ You can save money in a jar or a money box.

This is a good option for smaller amounts of money, like coins.



→ Remember, if you save money in a jar or a money box, keep it in a safe place.

Thank you



→ Thank you for reading this leaflet!
We hope this leaflet has helped you.

Tell us what you think



→ We want to know what you think about this leaflet.

Email what you think to:
info@downs-syndrome.org.uk

Down's Syndrome Association



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The Down's Syndrome Association provides information and support on all aspects of living with Down's syndrome. We also work to champion the rights of people with Down's syndrome, by campaigning for change and challenging discrimination. A wide range of Down's Syndrome Association publications can be downloaded free of charge from our website.

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