

Bristol Autism Spectrum Service

Guide to money

This is information given by Andrew Powell and does not necessarily reflect the views of the Avon and Wiltshire NHS Partnership Trust. If you find any information that is inaccurate or out of date, please email andrew.powell6@nhs.net so we can make this resource as helpful as possible. We strongly advise anyone who has financial worries to contact one of the specialist agencies in this Guide.

Two good organisations in Bristol for help with money:

If you are under 26 years of age – www.1625ip.co.uk/cashpointers

If you are over 25 years of age – www.pennywise.org.uk

Email pennywise@placesforpeople.co.uk

Phone 0117 970 4548

Setting up a bank account

To find the right sort of bank account for you use reliable comparison sources such as:

- Which? Magazine www.which.com or
- Money Facts www.moneyfacts.co.uk
- Money supermarket www.moneysupermarket.com

Getting someone to assist with your money management

Talk to someone at the Bristol Autism Advice Service about ways to budget – there are various online tools.

Get advice from BASS or other trusted source before you give anyone powers over your money!

Someone else taking over some or all of your financial decisions is a big decision but sometimes money can cause you more stress than happiness and you may wish to consider different ways to share the responsibility.

You could share responsibility for your money with a trusted family member or long term partner. They could set up a separate bank account and place some money into this for you.

You could give Lasting Powers of Attorney to a trusted family member or long term trusted partner. <https://www.gov.uk/government/organisations/office-of-the-public-guardian>

You could sign a third party mandate giving someone you trust access to your bank details. You decide how much the other person can do with your money.

If you cannot specifically manage your welfare benefits you can ask the Department for Work and Pensions to make your parent or partner an Appointee.

Pre-paid debit card

You could opt for a pre-paid debit card – this is a cash card that will only allow you to remove as much money as has been loaded onto the card. The amount of cash on the card can be limited by yourself or another trusted person. Some of the cards are called:

- Osper (free for first year; £10/year afterwards)
- Pockit (no fee)
- GoHenry (£2/month; app shows when/where money is spent)

Useful resources for managing money

For people with autism and a learning disability:

- <http://banking.making-money-easier.info>
- www.bild.org.uk (enter 'managing money' into home page search)

Financial advisers

If you have many thousands of pounds and wish for advice in investing it safely you may wish to use a financial adviser. They cost money so it is important to shop around and to get advice from someone you trust about whether you need to involve a financial adviser

Discuss with **Talking Money** mail@talkingmoney.org.uk 0117 954 3990
www.talkingmoney.org.uk

For local financial advisers:

www.unbiased.co.uk

Ways to save money

If you are on benefits, then check you are getting your entitled amounts of money and are on the right benefits for your circumstances.

Contact **Welfare Rights and Money Advice Support Service**

Some services are open to everyone and others only if you receive social care or supported housing funding

0117 352 1888

welfarerights@bristol.gov.uk

If you prefer you can look online at www.turn2us.org.uk or www.entitledto.org.uk

Gas, electric, water (utility) bills

It is recommended that every 12 months you check you are getting the best deal on your utility bills.

Go to www.uswitch.org.uk or use the Citizens Advice Bureau website. Make sure you tick the box that shows you all deals available on the market.

Talking Money

This organisation incorporates the Energy Advice Project and they can help get low income people energy arrears written off. They also know about getting free white goods and know where to source cheap furniture.

Warm Front Discount

This should be applied for in the summer as there are fewer applications and there are a limited number anyway. This can give you money off your electric bill of up to £140. Phone your supplier or apply online.

Bristol Water - Assist

<http://www.bristolwater.co.uk/wp/wp-content/uploads/2016/03/2874-Application-for-help.pdf>

If you in financial hardship and cannot afford your water bill you may wish to apply for lowered bills.

It is best to get support to complete this form so contact Pennywise or Citizens Advice Bureau.

Borrowing money

It is vital that you get advice before borrowing money. Talk to Pennywise.

Use an organisation that gives you the lowest rates eg a Credit Union.

Bristol Credit Union

info@bristolcreditunion.org.uk

0117 924 7309

<http://www.findyourcreditunion.co.uk>

Grants

Bristol City Council and most councils have a Local Crisis Prevention fund – call 0117 922 4500

www.turn2us.org.uk also has a grants search facility

www.bristolcharities.org.uk/grants

St Monica's Community Fund

www.stmonicastrust.org.uk

0117 949 4003

Pennywise can also help with getting grants so contact them.

Debt

If you get into debt – get advice. Do not ignore the debts.

Your parents/friends/partner should not pay off debts for you. Instead get information and advice.

If you get into debt problems the key things are:

- to get information and advice about your options to deal with the debt as soon as possible
- only use free debt management services to get this information and advice:

Only use **FREE** debt advice agencies

Do not get involved with any other debt advice companies they will charge you money.

Only use FREE national charity debtlines or local charity Talking Money.

Talking Money advice, support & information.

mail@talkingmoney.org.uk

0117 954 3990

www.talkingmoney.org.uk

If you cannot get advice from Talking Money there are a few trustworthy government funded or charity organisations who can offer FREE advice:

Debt advice foundation

0800 644 6089

www.debtadvicefoundation.org.uk

Citizens Advice Bureau

www.adviceguide.org.uk

www.bristolcab.org.uk

03444 111 444

Stepchange

0800 138 1111

www.stepchange.org.uk

National Debtline

0808 808 4000

www.nationaldebtline.org.uk

There is another company which some people find helpful to use called Payplan **but we recommend getting free information and advice first before approaching Payplan.**

Payplan is an independent company which is funded by the credit industry. Payplan can arrange a debt management plan for people who have assets to pay off their debts. They will look at your financial situation and approach your creditors with a repayment plan. You will pay one monthly payment to Payplan which then pays each of your creditors. Payplan doesn't charge for this service.

You can contact Payplan on 0800 917 7823 or see www.payplan.com for more information.

Template letter to write to a company /bank if you are in debt

This is a template letter you can adapt to suit your purposes if you have signed an agreement you think you did not understand, or if you have got into debt.

We recommend that if you wish to use this letter that you

- talk it through with a trusted person (including one of the free information and advice companies listed) and
- make sure you read it thoroughly and adapt it according to your own situation and purposes.

It is a general template letter aimed at organisations that lend money /credit, but it can be adapted for a variety of purposes including mobile phone or other companies who may have not properly checked your ability to understand the contract they have signed.

For an e-version of this letter email andrew.powell6@nhs.net

Dear xxxxxxxxx

I am writing with regard to my [debt situation/mobile phone bill/other issue]. I have a diagnosed condition called an autism spectrum disorder. This is a serious disability that amongst other things affects my ability to understand finances.

Although I signed the credit agreement/contract I do not feel it was done with my full understanding.

The difficulties I have relating to finances include:

1. Understanding information relevant to financial choices
2. Retaining the information in order to make reasoned choices and decisions
3. Using or weighing information to reach a decision (I do not appreciate the implications of the decision and how it will affect myself or others e.g. getting into deeper debt; I do not reason with the available information in coming to a decision)
4. Communicating the decision to others

More specifically I:

- Have a general learning difficulty

- Have specific learning difficulties
- Have dyslexia
- Have dyscalculia
- Have anxiety/depression
- Have language processing difficulties and so cannot make sense of letters or bills from credit companies
- Cannot understand the concept of having to pay back money I have been 'given' through credit – I have literal understanding and unless I actual have cash in my hand it has no/little meaning for me.
- Like many people with autism I have mental difficulties with understanding the consequences of my actions – inability to see the connection between spending today and paying the money back at some future point
- Like many other people with autism I have problems of impulsivity and if I am given an offer I will act on the spur of the moment, regardless of the result
- Problems with organisation – due to executive functioning limitations so I have major difficulties with paying bills
- Have limited understanding of budgeting money
- Have very little or no concept of the value of money
- Am unable to grasp how to budget expenditure or gauge the value of goods
- Have black or white /inflexible thinking – can only reason about decisions that have immediate impact in the present moment
- Have poor 'theory of mind' so presumes that credit card companies will 'understand' that I do not wish to repay the money, or that I 'had to spend the repayment money on something else'
- Do not understand statements or interest rates
- I cannot understand terms such as minimum payment, Annual Percentage Repayment
- Have high levels of anxiety about money matters and will simply not open mail from credit card companies. I cannot conceive that the problem actually exists if I do not 'see' it.
- Have 'concrete' thinking – if I cannot see the money it is not 'real' – I cannot comprehend the link between a paper statement and monetary values
- Have obsessive thinking so being offered credit immediately represents a way to feed my obsession by buying xxxxx

The Office of Fair Trading Mental Capacity – OFT guidance for creditors, OFT 1373 (2011) states that it is bad practice for a creditor to lend money to a borrower where they suspect or reasonable ought to suspect that the borrower lacks the mental capacity to comprehend the information and the decision is not in their best interests.

Furthermore, The Equality Act 2010 states that services and goods should be supplied to members of the public in such a way that 'reasonable adjustment' is made to avoid 'substantial disadvantage' and 'unfavourable treatment' to those with a disability.

I would be grateful if you could take the above information into your decision making in your dealings with my case.

For more information, please contact me or write directly to my social worker/BASS.

Yours faithfully

YOUR NAME

Gambling

National Gambling Helpline - 0808 8020 133

The National Gambling Helpline is operated by GamCare and offers free and confidential support, information and advice on problem gambling either via telephone (Helpline), online (NetLine) or text. It can also include direction to chat room forums and printed information depending on what you need and when.

GamCare - www.gamcare.org.uk

GamCare is the leading national provider of information, advice, support and free counselling for the prevention and treatment of problem gambling. Their services are confidential, non-judgemental and expert. They offer a helpline, online support and counselling.

Gamblers Anonymous - www.gamblersanonymous.org.uk

Gamblers Anonymous can help you gain strength from other people in the same

Further information or help with welfare rights, money or legal issues

For more information, contact Bristol Autism Spectrum Service 01275 796 204. You can book a one to one welfare rights session at the Bristol Autism Spectrum Service or use your local welfare /legal rights offices.

Welfare Rights and Money Advice Support Service

Some services are open to everyone and others only if you receive social care or supported housing funding

0117 352 1888

welfarerights@bristol.gov.uk

Avon and Bristol Law Centre

0117 924 8662

2 Moon Street, Stokes Croft, Bristol, BS2 8QE

www.ablc.org.uk

Advice Centre North Bristol 0117 951 5751

team@northbristoladvice.org.uk

Advice Centre South Bristol 0117 985 1122

St Pauls Advice Centre 0117 955 2981

Talking Money advice, support & information

mail@talkingmoney.org.uk

0117 954 3990

www.talkingmoney.org.uk

Bristol Citizens Advice Bureau

0117 926 8801

www.bristolcab.org.uk

Avon and Bristol Law Centre

0117 924 8662

www.ablc.org.uk

Advice West

www.advicewest.org.uk

This has a list of lots of advice services in the Bristol area.

Pennywise

Pennywise@placesforpeople.co.uk

0117 970 4548

Has five money mentors you can talk to about managing your money

Also has a list of cheap places to eat out in Bristol

National Autistic Society (NAS)

Alternatively talk to the National Autistic Society (NAS) Welfare Rights Advisor - welfarerights@nas.org.uk or book a telephone appointment with the Welfare Rights team by contacting the NAS Autism Helpline on 0808 800 4104.

The National Autistic Society also has an interactive website for learning about using money www.autismonlinetraining.com

Money advice service

www.moneyadvice.service.org.uk

This is a good starting place for information about saving and managing money in lots of different areas of life