

**Towards Independence**

# **Money matters**



# Towards Independence

## Money matters



As you get older there will be changes to the benefits that you are entitled to.

There will also be decisions to make about how to use your money and you may need support to do this.

It is important to know what you are entitled to and how to use it carefully so that you can do the things that you want to do as an adult.

This leaflet will help you understand more about:



• Managing your money



• Key benefits



• Extra financial support



• Agencies that can help



# Managing your money

## Who is responsible for managing your money?

Every adult has a right to make decisions about what they want, including about how they want to spend their money.

When you become an adult it will be assumed that you are able to manage your money and make sensible decisions about how to manage it.

However some people need support with managing their money or making financial decisions. The amount of support they need will be different depending upon their needs.

Some young people may need someone to sit and explain things to them and help them with making decisions. However other people may need someone to take full control of their money and make decisions for them.

In this leaflet there are details of organisations that can help you with managing your money and who will be able to explain about the different levels of support available.



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## Accessing your money

To open a bank account you need to be able to enter into a legal agreement. This means that you need to show that you understand the terms and conditions of the bank account and be able to make informed decisions.

To be able to use a cash machine or debit card you will need to understand the use of cash points and have the ability to remember a PIN number and keep it secret.

If you are unable to do these things then you would not be able to open a bank account. However, a family member will be able to open one in your name for you and declare they are holding it 'on trust'. They will be called your 'appointee'. This means that the money is still yours but they are responsible for managing the account.

When you start to receive benefits as an adult you will need to have them paid into an account in your name. It can be a good idea to set up an account soon and start practising how to use it.



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## Budgeting and debt management

Learning how to manage your money can be difficult for anyone who hasn't had to do it before. It is a good idea to listen to advice from your family and from people that can help.

You will have a set amount of money that you can spend and it is important that you use it carefully. Although we would all like to buy lots of nice things and do all the things we want, we often do not have enough money for that to happen. Therefore you need to be able to plan how you are going to spend your money so that you can get the most from it.

If you spend more money than you have in your bank, or if you borrow money from someone, you are in debt to them. You will need to be able to pay this money back.

If you think you are going to be in debt or if you need help to sort out debt you can speak to a debt advisor. They will ask you why you have got into debt and why you are finding it hard to not get into debt.

If you would like help with managing your money, budgeting or with getting out of debt then you can contact one of the agencies listed at the back of the leaflet.





## Key Welfare Benefits

As you become an adult the benefits you are entitled to can change. Sometimes they will need to start being paid into an account in your name. It is important to get advice about the benefits that you are entitled to and how they may affect the benefits or support you are currently receiving.

Listed below are some of the key benefits that are available to young people with disabilities. You may be entitled to other benefits that are not on this list.

To speak to someone about the benefits that you may be entitled to or to get more information about them please look at the contact section at the back of this leaflet.

### Disability Living Allowance (DLA)

This is a benefit for disabled people under 65 years old. It is for people who need help with their personal care (care component) or with getting around (mobility component).

When the young person is under the age of 16, the money will be paid to his or her parent or carer on their behalf. Once the young person is 16 the DLA can be paid directly to the young person, or continue being paid to the parent/carer. It can be paid for life, or be given as a time-limited award with the need for renewal claims at required intervals.

The DLA can be claimed regardless of how much income or savings you have. It is for the person with a disability to spend on what they need and not for a parent or carer.

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## Income Support (IS)

This is a benefit for anyone over the age of 16 who is unable to work or train full-time for more than 16 hours per week. It is for basic living expenses.

You can claim Income Support if you are unable to work or train full-time because of your disability. If you have money saved, this will be taken into account when you apply.

If the young person is still at school or college full-time, he or she may still be able to receive Income Support. The young person may not receive the full amount if he or she is at a residential school or college. Please check when you apply.

## Employment and Support Allowance

Employment and Support Allowance offers you personalised support and financial help so that you can work, if you are able to.

It also gives you access to a specially trained personal adviser and a wide range of further services, including employment and training, to help you manage and cope with your illness or disability at work.

Employment and Support Allowance involves a new medical assessment called the Work Capability Assessment. This assesses what you can do, rather than what you cannot, and identifies the health-related support you might need.

Most people claiming Employment and Support Allowance will be expected to take steps to prepare for work, including attending work focused interviews with their personal adviser.

However, if you have an illness or disability that severely affects your ability to work, you will get increased financial support and will not be expected to prepare for a return to work unless you want to.

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## Education Maintenance Allowance (EMA)

This is a means tested benefit of £10, £20 or £30 per week. This benefit is paid directly into the young person's bank account if they stay on in education or training after Year 11 for up to two or three years.

The amount they get depends on their household income. The money is to help with the day-to-day costs which they would have if they stay on at school and college.

## Disabled Students Allowances (DSAs)

Disabled Students' Allowances provide help for university students who have extra costs while studying because of their disability.

DSAs are paid in addition to the standard support for students and are available to full-time and part-time students.

This is a means tested benefit of £10, £20 or £30 per week. This benefit is paid directly into the young person's bank account if they stay on in education or training after Year 11 for up to two or three years.

## Housing Benefits (HB)

If a young person is 16 years and older, he or she may be able to get Housing Benefit to help to pay the rent. The benefit cannot be used to pay for residential or nursing care.

If you are earning money or have money saved, this will be taken into account when you apply for this benefit.

## Council Tax Benefit

Council Tax Benefit is for people over the age of 18 who need help to pay their Council Tax. You are able to get Council Tax Benefit if you have a low income, are on Income Support or income-based Job Seeker's Allowance or have capital less than £16,000.

The amount of the benefit will depend on the value of the property. You can get a disability reduction if you or any other resident in your home is 'substantially and permanently disabled.'





### Extra financial support

As well as benefits you may be able to get support through one of the following means.

#### Community Care Grants

This grant is to help disabled people to live independently in the community or to ease exceptional pressure on them and their family. It does not need to be paid back. To be eligible for this you need to be receiving income support or other benefits. An application for the grant can be made at Jobcentre Plus.

#### Independent Living Fund

This fund provides financial support for disabled people to help them to live more independently in the community rather than in residential care. It is available for people with a severe disability.

To find out if you are eligible visit the Independent Living Fund website - [www.ilf.org.uk](http://www.ilf.org.uk)

#### Equipment for Independent Living

Specialist equipment and adaptations can make it much easier for a young person to live independently in their own home.

The equipment available ranges from large equipment like stair lifts

and hoists to smaller gadgets designed for people with specific disabilities. You will either need to pay for them or direct payments could be used for larger items that make the biggest difference to your ability to live independently.



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## Help with health care costs

Most National Health Service (NHS) treatments are free, although there can be charges for some things. You may be able to get help for the cost of some treatment, services and items.

The booklet HC11 'Are you entitled to help with health costs?' explains whether you can get help. It is available from main post offices, Jobcentre Plus or NHS hospitals. - Your doctor, dentist, pharmacist or optician might also have a copy.

To get a copy ring the Department of Health's order line:



**Tel:** 08701 555 455.

## Direct Payments and Individual Budgets

If you need support to meet your needs then the Local Authority may be able to help.

They will need to do an assessment and then based upon that they may be able to provide you with support.

You will then often have two options:

1. The Local Authority will arrange the support for you, or
2. The Local Authority will give you the money and you will arrange your own support and care.

Currently in Kingston the Disabled Children's Team use Direct Payments, whilst the adult social care teams use Individual Budgets.

Direct Payments are a regular payment that is paid to your bank account to be used for a specific purpose. You are responsible for arranging your own support and care, though advice can be given on how to do this.

An Individual Budget is similar to a direct payment, but gives you more flexibility to arrange exactly the support you need and want. You will be allocated an annual budget. This is your Individual Budget.

Once the amount of the individual budget is known, a plan on how the budget is to be used is agreed. The plan needs to be shown to your Care Manager who will check it and let you know if it is okay.

Kingston has a brokerage service that can help you plan how you are going to use your budget. However there are also independent agencies that can support you to do this if you prefer.



## Agencies that can help

Here are contact details of some agencies that may be able to help you.

### Support with claiming benefits

#### Jobcentre Plus

For advice on benefits and a benefits assessment



3 Brook Street  
Kingston Upon Thames  
Surrey  
KT1 2EY

**Tel:** 0845 604 3719

**Text phone:** 020 8250 2861

**Website:** [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

#### Benefits Enquiry Line

A confidential helpline giving general advice and information about benefits to people with disabilities, carers or their family. Their lines are open from 8.30am-6.30pm Monday to Friday and 9am-1pm on Saturdays.



**Tel:** 0800 8822200

**Minicom:** 0800 243355

**Website:** [www.direct.gov.uk](http://www.direct.gov.uk)

### Support with managing your money

#### DOSH

A financial advocacy service that can offer a Welfare Benefits check in your home, information on claiming your benefits, appointeeship and support with managing your Direct Payment and Individual Budgets.



**Tel:** 0300 303 1288

**Website:** [www.dosh.org](http://www.dosh.org)

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## inControl

A partnership of families, individuals, services and local authorities. inControl help people find out what support is available and help people with controlling their money themselves.



**Website:** [www.in-control.org.uk](http://www.in-control.org.uk)

## National Debtline

A national telephone helpline for people with debt problems. They can send callers a self-help information pack free of charge. The service is free, confidential and independent. They can be contacted 9am-9pm Monday to Friday and 9.30am-1pm on Saturdays.



**Tel:** 0121 410 6251/6252

**Website:** [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

## Support from your Local Authority

### Disabled Children's Team



Moor Lane Children and Young People's Development Service

Moor Lane  
Chessington  
KT9 2AA

**Tel:** 020 8547 6523

**Email:** [disabled.children@rbk.kingston.gov.uk](mailto:disabled.children@rbk.kingston.gov.uk)

### Community Care Services (Adults)



**Tel:** 020 8547 5757

**Email:** [contact.us@rbk.kingston.gov.uk](mailto:contact.us@rbk.kingston.gov.uk)

**Website:** [www.kingston.gov.uk/communitycareservices](http://www.kingston.gov.uk/communitycareservices)

## Other support and advice

### Citizens Advice Bureau

Provide free information and advice to help people with their legal, money and other problems. Visit their website to find your nearest office or to get advice online.



**Website:** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### DIAL UK

DIALs are local services offering free, independent information and advice on any aspect of disability. They provide telephone information and drop-in advice centres. They can also arrange home visits.



**Tel:** 01302 310 123

**Website:** [www.dialuk.info](http://www.dialuk.info)

### DIAC

DIAC is a disability information and advice centre that can offer advice on benefits and direct payments.



**Tel:** 01904 638467

**Email:** [enquiries@diac.org.uk](mailto:enquiries@diac.org.uk)

# MONEY MATTERS

## Kingston Centre for Independent Living (KCIL)

Kingston Centre for Independent Living is an independent, user-led organisation that has been working for 40 years to empower and support disabled people in the Royal Borough of Kingston. Services and support include:

- Information, advice and support on 'Direct Payments'
- General information and advice on disability issues
- Holiday grants for local disabled people



KCIL

River Reach, 31-35 High Street  
Kingston upon Thames  
Surrey KT1 1LF

**Tel:** 020 8546 9603

**Email:** [enquires@kcil.org.uk](mailto:enquires@kcil.org.uk)

**Website:** [www.kcil.org.uk](http://www.kcil.org.uk)

## EnhanceAble Children's Service

EnhanceAble is an information service for parents and young people with disabilities about a range of services in the borough. They can provide advice and support around a number of issues and concerns.



**Tel:** 020 8546 9603