

## How you can Help Adults with FASD Manage Money

When an adult moves out of the family home money is an important issue. Many adults with FASD have very little money so when money problems start, things can get bad in a short time. Managing money can be very confusing for people with FASD. Money and the value of money are hard to understand. \$20.00 for a chocolate bar and \$20.00 for a pair of new shoes may both seem like good prices to the adult with FASD. Money is an abstract concept. That means while you can touch money and hold it in your hand, what money can buy or what money can do are ideas. How much is something really worth? What happens if you don't pay your phone bill and your phone gets cut off? Why should we try to save money? How do you get out of debt?

Plan ahead the best you can to avoid serious money problems. Lack of money can lead to poor health, isolation, and dangerous situations for adults with FASD.

This sheet offers some tips on how you can guide and teach an adult about managing money. But first some 'real-life' examples.

### Example #1

An adult has just spent her entire cheque on things she wanted but didn't need. Now she doesn't have enough money to pay her power bill. She thought her bill was paid because last month she gave the money to a friend to pay it. Her power bill is now 2 months behind.

#### What you can do

If she is on social assistance arrange with her worker to have rent, power, water and energy bills paid directly. Cheques for personal cash can be given every 2 weeks instead of once a month.

### Example #2

An adult meets a really nice person and begins to spend time with this person and thinks of him as a friend. He spends money on activities and invites his friend to his home. After a few visits things start to disappear. CDs, movies, clothes, and even food disappear. Sometimes the new friend asks to borrow things, but mostly they are just taken.

#### What you can do

Teach that not everybody can be trusted. Hopefully this lesson will be learned when items are taken again and again, but expect that this will be hard to learn. Explain over and over that it is best not to lend your things out and that these items cost a lot of money. At Christmas and birthdays the items can be replaced as gifts. It is best not to give expensive gifts because they may disappear.

## FASD Tip # 4

### Developed by:

FASD Support Network of-  
Saskatchewan  
510 Cynthia Street  
Saskatoon, SK  
S7L 7K7

Phone for free:  
1-866-673-3276  
In Saskatoon call: 975-0884  
E-mail:  
fasdnetwork@sasktel.net  
Website:  
www.skfasnetwork.ca

Please feel free to photocopy  
and use these sheets.

## **Some Tips to Help with Money Management:**

1. Find a trustee. It's better if the trustee is not a family member or friend. A trustee can help to manage money before it becomes a problem. The trustee will give him small amounts of money and supervise bill paying. There are agencies that act as trustees, call community organizations for ideas or referral to organizations that provide this service. You can also look under lawyers in the phone book for this service.
2. If the adult is having trouble spending money wisely, you can help her out in many ways. Do not lend her money. If you do, do not expect to get your money back. You can buy food, a bus pass, or gift certificates for a food store, a haircut, or entertainment services that are in her neighbourhood. Never give her cash.
3. Do not give expensive gifts. These are often pawned for small amounts of cash and never bought back.
4. If she is receiving social assistance it can help is she is designated as a person with a disability. A doctor needs to fill out a form that states that this person has a disability that makes it hard for her to find and keep a job, and that the disability will last for longer than one year. There may also be rental supplements available also. Call the Network at 1-866-673-3276 for information.
5. Avoid debit cards and personal cheques. It is harder to spend money if he has to go to the bank when it is open. If a debit card it used set up a daily withdrawal limit with the bank. Make a rule that credit cards are not a good choice.
6. Teach that gambling does not make you rich, it makes you poorer. Gambling makes the government, casinos and bingos rich. Make a rule that gambling is not a good choice.
7. Avoid big phone bills. Set up account restrictions with the phone company including no long distance calling out and no additional features like caller ID, call waiting etc.
8. Teach an adult with FASD to use a notebook to write down which bills need to be paid and when they need to be paid. This will become his budget book. Teach that bills are paid first. Have him write down everything else that he spends his money on like food, entertainment, clothes, and medicine. Teach him to staple an envelope to the back of the book and keep all receipts. Help him to keep track of where he his spending money.
9. Teach him to keep his budget book in the same place all the time. Have a trusted family member, friend or support person check that the bills are getting paid and help with purchasing items.