

## Money management

1. **Many of our brothers and sisters don't have a clear sense of what things cost.** They may be frugal and very worried about spending in some contexts and spend far more than they realise in others. Long-term contracts (like buy-now, pay-later plans or free trials on subscription services) can be particularly challenging to track!
  - Know their (and your) rights. If you need to cancel or undo a contract, it can help to use key phrases like “vulnerable disabled adult”.
2. With so many cash-less businesses, **we worry about our sisters and brothers being digitally excluded** if they don't have their own bank card (or a care provider manages it for them). One solution might be a pre-paid card or ‘connected card’ (available from some banks) which an appointee can top up as needed, or with a set amount for them every week.
3. We talked about **advocating for our brothers and sisters to have some control of their own spending decisions** – even if that's a small weekly budget of spending money, or a set number of takeaways they can order every month.
  - We can also support them to budget for larger purchases or fun experiences that are important to them – but try to make sure this still includes some weekly spending money. It's hard to reach goals without some wiggle room!
4. **Some of our sisters and brothers can have strong emotional responses to being told “you can't afford this now”.** Some may become very anxious about spending any money and others may get angry. If so, it's important to approach conversations about money with your and their safety in mind.
  - It can be very distressing if your brother or sister lashes out at either you or your parents. Try to find a safe space to talk about those feelings (to a friend or to [a counsellor](#)). *It is also absolutely okay to say that you don't feel comfortable managing money on their behalf.*
5. **Managing money on behalf of our brothers and sisters can feel daunting.** We worry about doing right by them, when we're still figuring out how to make wise financial decisions for ourselves. Treat yourself with compassion and don't be afraid to ask for practical help from people like your local carers centre or [Mencap](#).
  - The [Citizens Advice Bureau](#) is also a really useful resource when applying for (or contesting) benefits like PIP.
  - If you *don't* feel comfortable managing your sister or brother's finances, the local authority may be able to do this or there are financial advocacy services that can manage benefits and trusts for a fee.

### Other useful links include:

- The Sibs guides to [Managing Money](#) (thinking about benefits, appointeeship, and deputyship/guardianship) and to [Savings, Wills, and Trusts](#).
- A [free online Money Management course](#) from the National Autistic Society.
- [Advice from Sibs on Safeguarding](#) if you have concerns about financial abuse.