

Independent Living: How to Manage Your Money



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Living with dyspraxia as an adult can make it difficult to work, do chores, drive and much more. It can also make it difficult to manage your finances. As part of Dyspraxia Awareness Week, we have an exclusive guide from the [Money Advice Service](#), discussing how people affected by Dyspraxia can manage their money.

Organisation

With dyspraxia affecting your thoughts, it can mean forgetting important things or being unable to manage time. A great way to get yourself organised is to keep a diary to plan your weeks and months – you can track when your bills are going to come out. Use the diary to prioritise what you need to do and pay first.

Banking

Banking is complicated for everyone, but especially those with Dyspraxia. There can be a lot of jargon and confusion around bank accounts. If you are struggling, seek out clear and precise instructions. Lots of banks have videos on YouTube about their services with step-by-step instructions on how to set them up. If you are feeling confused, appoint someone to open financial letters and act on your behalf.

Dyspraxia is a tough condition and you might be tempted to buy yourself things to make yourself feel better, but overspending and ending up in debt can make things worse. To take away the temptation of impulse purchases, make sure your card details are never auto-saved online, and ditch credit cards and overdrafts.



Source: <https://unsplash.com/photos/PeUJyoylfe4>

Budgeting

Budgeting is a crucial part of managing your finances, but it can be easily overlooked when you're ill. A budget puts you in control of your spending and can really build your confidence. A good budget will help you save for things that will make your life easier, such as an electric toothbrush and modified computers. If you're not sure where to start, use a budgeting tool – sit down with your bills in front of you and the tool will help you work out where you can afford to spend and save.

If you think it would be beneficial to get impartial advice on your finances, speak to an organisation such as the Money Advice Service, National Debtline or Citizen's Advice Service. They won't judge – they are there to help you be financially strong.

Applying for work

Being employed is a great way to boost your finances, but it is not always possible for those with Dyspraxia to work. Government benefits such as Job Seeker's Allowance can support you whilst you look for work. When you're applying, think about your strengths and apply for a job tailored to them. There is little point going for a job that will be too taxing for you, as you won't enjoy it.

Dyspraxia is a tricky condition – but think positive. Be determined and take time for yourself, and don't be afraid to ask for help managing your money if you need it. If you don't have any friends or family nearby, the Money Advice Service is available online, over the phone or via WhatsApp for quick advice.



This information sheet has been produced for Dyspraxia Foundation by the Money Advice Service <https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator>

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