

Making Decisions - Your Money



NUI Galway
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CENTRE for DISABILITY
LAW & POLICY

NATIONAL FEDERATION OF VOLUNTARY BODIES

Providing Services to People with Intellectual Disability





Everyone needs money to pay bills and to buy things that they need or enjoy.

The law says that adults have capacity. This means being able to make your own decision about something.

The law says having capacity means that:

- you are able to understand the information about the decision so that you can decide
 - If you do not understand the information you are being given, you should ask for a clearer explanation
 - You should continue to ask until you understand
 - You should ask as many questions as you need to
- you remember the information
- you are able to understand the different choices you have so that you can make a decision
- you are able to understand what will happen when you make your decision
- you can tell or show someone what you want

You can tell or show someone by:

- Using words
- Using pictures
- Using signs like Lámh or Irish Sign Language
- Using your communication device
- Using gestures
- Using any of these together

You should be given the chance to make choices and decisions for yourself.

The people around you, people you trust or family, should support and help you to make whatever decisions you want.



These can be decisions about spending your money on things-like the clothes you wear, the food you eat, the things you do for fun.

Making these decisions everyday will help you when you have to make more important decisions about your money

There are different ways of having money:

- You can earn money from working in a job.
- You can get a Disability Allowance from the government.
- You can get money from an inheritance or as a gift.
- You can possibly win money.
- You might have money in a bank or post office account that you can use.



MAKING DAY TO DAY DECISIONS

**To eat an apple
or an orange**



**To buy a CD
or a DVD**



**To watch
television
or play cards**



**To go to
the cinema
or the pub**

**You
Choose**

MAKING CONTRACTS

The Law talks about contracts. You need to know what a contract is. A contract is when you give money and get something in return for your money.



Buying Food: You go to the shop and you pay money, in return you get milk or bread or other groceries.



Paying your rent: You pay your rent and in return you live in your house.



Going to the pub: You give money for the drink and the barman gives you a drink in return.



Going to the cinema: You give money and you are allowed to see the film.



Going shopping for clothes: You want a coat, you pay for it and the shopkeeper sells you the coat. If the coat is damaged the law tells the shopkeeper he must give you your money back or get you a new coat.



Going to the Bank or Post Office: You can open an account. You put your money into your account. You can take it out when you need it.

Using the ATM (hole in the wall) put your card in and if you have money in your account you have the right to get money out when you need it.

CHOOSING HOW TO SPEND YOUR MONEY

1. Some things you spend your money on are very important:

Your Money



Rent



Food



Heating



Electricity



2. You can save some of your money every week for things that cost a lot of money:

Saving Your Money



A DVD Player



A Car



A Holiday



A 'Rainy Day!'



Finally, you can spend your money on things you want:

Your Money



Pub

Clothes

Concert Tickets





INFORMATION

You need information about something before you can make a decision about it. You might need information about your money before you can make a decision about it.

You should be given information in a way that you can understand it.

You may need more information for more difficult decisions that you have to make about your money.

Information can be explained to you by

- Using words
- Using pictures
- Using signs like Lámh or Irish Sign Language
- Using your communication device
- Using any of these together

Sometimes you will be able to make decisions on your own like buying clothes. Sometimes you might need help to make bigger decisions, like buying a house.

For big decisions about your money or accounts, you might have to show someone that you understand what happens when you spend your money.



GETTING SUPPORT TO MAKE DECISIONS:

What you would like

You should have enough support to make your own decision.

Sometimes it may be difficult for you to make decisions about your money.

Then, someone you trust can help you to make that decision. They can support you to:

- Understand the information about your decision
- Remember the information that you need to make your decision
- Understand the different choices you have
- Know what happens after you have made your decision
- Let people know what your decision is

When someone you trust supports you to make a decision, they have to remember that it is your views that are very important.

Someone you trust can include a friend, an advocate, a family member and any other person who supports and knows you well.

Sometimes a court may decide that you are unable to make a decision about your money.

In this case, someone may be asked to make a decision for you. This decision must be based on your wishes, what is happening now and what might happen so that things are better for you.

MAKING DECISIONS : It's your money

Stepping Stones to making decisions about your money:

Making small decisions everyday for ourselves helps us to learn how to make big or more difficult decisions.



THIS IS MARTIN ...



Martin gets €188 every week as his Disability Allowance.

Disability Allowance is money paid to people with a disability every week.

Martin uses some of this money to pay his rent. This is a legal contract

He uses some of this money to pay his bills, like food, electricity, and heating.

He saves some money every week to pay for a trip next year to see a Liverpool match.

After this, Martin has about €100 left.

This week Martin wants to buy a new coat.

Martin and his support worker Sean take a trip into town to buy a new coat.

Martin wants a new black coat.

Sean suggests that Martin should get a waterproof jacket. Sean and Martin discuss whether a coat or a waterproof jacket would be best for Martin.

Martin decides he would like a waterproof jacket.

They look in a few shops, and find a black waterproof jacket that Martin likes.

Martin checks the price. The jacket is €40.

Martin and Sean agree that this is a good price.

Martin buys the jacket. This is a legal contract with the shop.

Because the jacket was a good price, Martin had money left over.

Martin decides to use some of his left over money to go to the cinema that night.

He goes with his friend Conor.

They decide to see an action film.

Afterwards, they both agree it was not a good film.

On Friday, Martin goes with some other friends to the pub for a few drinks.

Martin only stays for two drinks because he has spent a lot of his money this week.

Martin has been involved in making many decisions about his money. In each situation he understood what he was doing and had support from Sean.