



Acknowledgements

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www.making-money-easier.info

Funded by **The Financial Services Authority**
as part of the National Strategy for Financial Capability



Moving On and Planning Ahead



The Easy Picture Guide to Living independently

Funded by **The Financial Services Authority**
as part of the National Strategy for Financial Capability





This Guide is to help people plan for their future. It is for people between the ages of 16 and 65 who want to **live more independently**. This means the freedom to make choices and take charge of your life.



It can **help you decide** if living more independently is right for you. Choosing to live independently is a big decision. There are lots of things to think about.



It's good to **talk to someone** so they can help you decide and plan what to do. They can help you to make it happen.

There are lots of **pictures** to make things easier, and a couple of helpful **signs**:



Ask a Question



Be Careful

The Easy Picture Guide to Living independently

Moving On and Planning Ahead



The Contents

What you can learn about in this Guide:

Page **2** **About Independent Living**

Page **6** **Paying For Support You Need**

Page **16** **Who Can Support You**

Page **20** **Benefits You Might Be Able To Get**



There is a **training course** to go with this Guide. You can find out more about this from **ARC**, Telephone: **01246 555043**

There are other **books** that will help you too:

- **Choosing and Opening a Bank Account**
- **Using a Bank Account**
- **Your money – Your home**

And a special **leaflet** called:

- **Explaining some of the words used in Banking**



You can get copies of these Guides from **United Response**, Telephone: **020 8246 5200**

You can also find the all the Guides on our **website** at:
www.making-money-easier.info



About Independent Living



Everyone should have the right to live independently.

Living independently is not just about your own house or flat.



It is about the **freedom to choose** and to **take charge**.



Living independently does NOT mean you have to do everything by yourself. It doesn't mean you have to move house.

Living independently doesn't mean you can do anything you want. Not many people can do that! But you should have the same chances as everybody else.



The **government** says they agree with this.

The government has brought in new ways of giving out money to help people to achieve their goals.

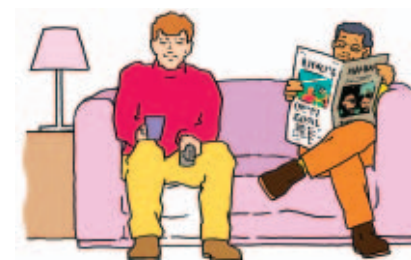


● Making a plan for your independent life

When it is time to move on with your life, think about what you want and **write it down**.



● Do you want to **live on your own**?



● Do you want to **share with other people**?



● Do you want to **rent a house**?



● Do you want to **buy a house**?

Do you have the money to do it?





- What support do you need to live independently?



- If you have a job what support do you need?



- If you want to find a job what support do you need?



- What do you like doing?

It might be things you already like, or things you would like to try.

It could be sport, or socialising, having a hobby, or learning new things at college.



Write it all down, or get someone to help you.

You can decide how much you want to control. And you can decide things you want someone else to be in charge of.

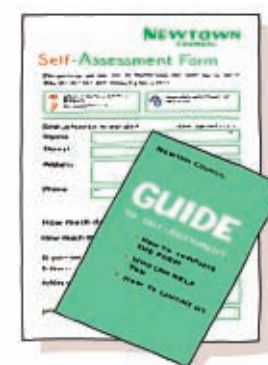
MY PLAN

- I want to have my own flat.
- I don't want to share with other people.
- I want to go swimming once a week.
- I only want to go to the Day Centre twice a week (Monday and Friday when they have exercise class).
- I want to learn to use a computer at College.
- I want to find a job.

The plan shown here is just an example.

Your plan might have lots more things in it – or different things.

Making this plan is often called **self-assessment**.



The Council or other agency that supports you might have a printed **Guide to Self Assessment**. You can use this to help you.



You can talk it over with your family, a friend, or an independent advocate if you have one. But it is up to you. **You decide**.

Then you can find ways to get the support you need to achieve your plan.



Paying For Support You Need



This section tells you about paying for the support you need to live independently in your house or flat:

- Direct Payment
- Getting a Direct Payment
- How much money will you get?
- Managing your Direct Payment
- New ways of paying for your support

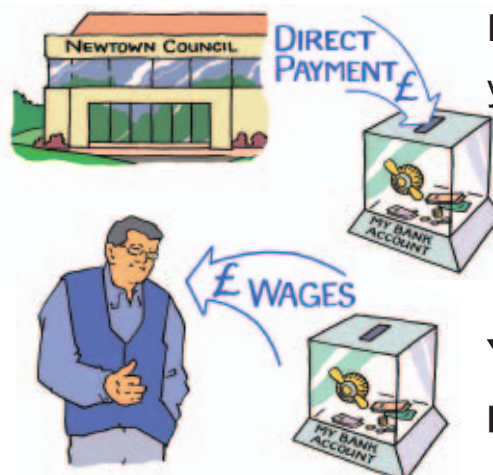


● Direct Payment

Today you have more **choice** about how you are supported.



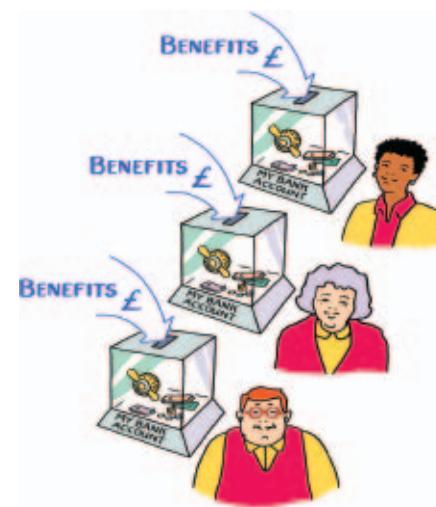
Before, the person supporting you was chosen and paid for by the Council.



Now you can ask for the money to be paid direct to you. This is called a **Direct Payment**.

The **Council** will pay it in to your **Bank Account**.

YOU decide who you want to support you. And **you** pay them from your Bank Account.



● Getting a Direct Payment

Most people who use **Social Services** from a Council could get a Direct Payment.

It doesn't matter where you live. You could be in your own house or flat, or living with your family.

You can also get a Direct Payment if you want to **move from a care home** into your own place.

There are only a few times when the Council won't agree.



If you would like to have a Direct Payment:

Step 1 Tell someone at **Social Services** you want all the information to get a Direct Payment.



Step 2 Look at the **Plan you have made** for your life. Think about what support you need to help you live it.



You need to **work out how many hours** support you need. You could keep a **diary** for a week.

Write down...

- every time you needed support,
- what it was for,
- how many hours you needed it.

A day might look like this:

Wednesday

8 am

Got up, washed and dressed.

**Paid Support
needed**

8.30 am

Had toast and tea.

9.30 am

Swimming Class - I need support for this.

- Got bus to Leisure Centre
- Got changed and went swimming
- Got dried and changed
- Went for cup of tea
- Did some shopping on way home
- Got bus home.

30 minutes

1 hour

15 minutes

30 minutes

30 minutes

30 minutes

12.45 pm

Lunch - I need support for this.

- Cooked lunch.

1 hour

1.15 pm

Had lunch. Washed up.

2 pm

Went with Support Worker to Job Centre to talk to Disability Equality Adviser about finding a job.

2 hours and
30 minutes

4.30 pm

Came home.

Mum came round to help me make my dinner and wash my clothes.

**Paid Support
needed**

5.30 pm

Mum left.

6 pm

Checked email and played computer game with Support Worker.

1 hour

7 pm

Ate my dinner and washed up.
Swept kitchen floor.

8 pm

Watched telly until bedtime.

10 pm

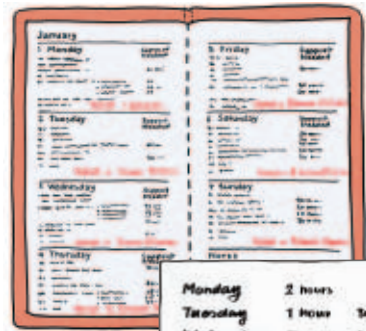
Went to bed.

Total time Paid Support needed:

7 hours and 45 minutes



This is just an example. You might need more support than this. You might need less.



You might need more support on some days than others. Make sure you plan for a **whole week**.

Monday	2 hours
Tuesday	1 hour 30 minutes
Wednesday	7 hours 45 minutes
Thursday	2 hours 30 minutes
Friday	2 hours 15 minutes
Saturday	3 hours 45 minutes
Sunday	3 hours 15 minutes
TOTAL	20 hours 30 minutes

Then you can **add up all the hours** you need support for.



Also think about the **things you would like to do in the future**. This might be getting a job. What support do you need to do that?



Is there a **new activity** you would like to do? Is there something you want to **learn**? Add in time for this.

You can use support the way you want, **to have the things you want and a better life**.



● How much money will you get?

The **Council** will look at the **number of hours** you need. The Council will also look at **who you want** to buy support services from. They will give you **enough money** to pay for your support.



If you have money of your own – like wages from a job or savings – the Council might give you less. They might also ask you to pay a bit towards your support.



The Council **has to agree** your plan. Then you have to report back to them about how you spent the money.



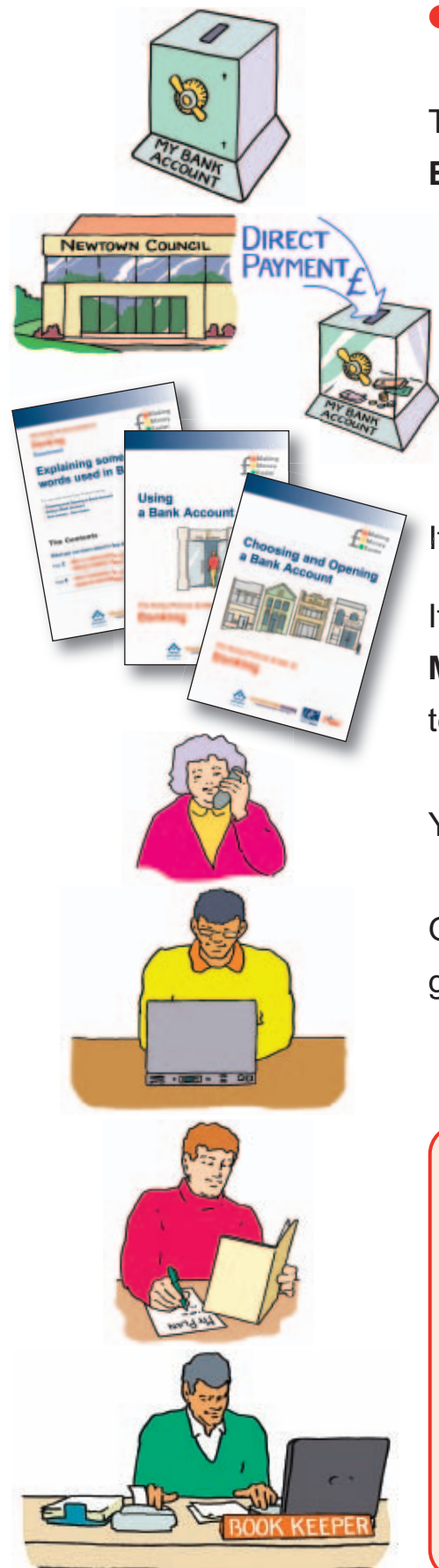
If the Council won't give you a Direct Payment, **they have to explain very clearly** why not.

With your Direct Payment you can:



- pay for **all of your support**, or **some of it**,
- buy support from an **agency** that employs support workers (a charity like United Response, or a private company),
- pay a **Personal Assistant** – someone to support you that you find for yourself,
- pay to **have a break** somewhere you choose, instead of somewhere paid for by the Council,
- buy support to take part in **activities you choose**, instead of going to a Council day service,
- buy **equipment** to make your house or flat easier for you,
- buy a **bus pass**, or pay **taxi fares**, instead of using Council transport.





● Managing your Direct Payment

To have a Direct Payment, you need to have your own **Bank Account**.

The Direct Payment money will be paid in to your Bank Account every month.

If you do not have a Bank Account you can set one up.

If you need help to do this, you could look at the **Making Money Easier Guides to Banking**. They tell you everything about having a Bank Account.

You can order them by phoning: **020 8246 5200**,

OR...

go to the website: www.making-money-easier.info

Write everything down!



You will need to write down how you spend your Direct Payment.

You can get someone called a **book keeper** to help with this. You can ask your family or advocate to help you find one.



If you want to know more about managing your money and making a budget, you could look at the Guide **Your money – Your home**.

You can order it by phoning: **020 8246 5200**,

OR go to the website:

www.unitedresponse.org.uk/your-money-your-home



“It all sounds so difficult”



Don't worry – lots of people are making it work for them.



Most Councils have a **Direct Payments Support Team**. They can help you to understand and run your Direct Payment.

They can support you to:

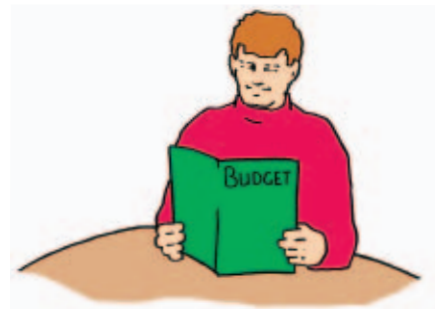
- **manage** your Direct Payment,
- **recruit** the supporters you need OR **find an agency** to provide staff,
- **set up book keeping** and **pay wages**,
- be a **good employer**.



● New ways of paying for your support

Some Councils are bringing in a new system. Sometimes it is called **Self-Directed Support**, and sometimes **Personalisation**.

Whatever they call it, it means you take charge of every aspect of your life.



You get an **Individual Budget**. An Individual Budget is **just for you**.

An Individual Budget might have a Direct Payment in it, but you don't have to have a Direct Payment if you don't want one.



You can ask the **Council** to manage your Individual Budget for you.



Some people manage their Individual Budget on their own. Others need help – from family or friends or people who are paid to help.



An Individual Budget is not just to pay for people to support you.

You can use it how you want.



It works like this:

- You do a **self-assessment** (as shown on page 5).
- Then the local authority tells you **how much money you can have**.



Then you work out how you are going to use the money. The Council has to say "it's OK to do it like that".



Now and then, the Council will **check up** that your Individual Budget is being spent on the things you agreed with them.



If you want to know more about Self-Directed Support, and having an Individual Budget, ask your **social worker**. They will know when your Council is going to bring it in.

Who Can Support You



This section tells you about different people who can support you, including:

- Having a Personal Assistant
- Buying your support from an agency
- Unpaid support

● Having a Personal Assistant

Your Personal Assistant CAN be someone you knew before. They CAN be a member of your family, as long as they **don't** live in the house with you.

Your Personal Assistant CAN'T be your wife or husband or partner. They CAN'T be a member of your family that lives in the same house.



If you have a Personal Assistant you are their **employer** – “the boss”. There are lots of things you need to do when you are an employer. **Some of them are the law.**



You have to be fair with people.



They have to have a written agreement, that says what they do. This is called a **Support Contract**.

You might also want to have a **job description** to say how you would like to be supported.



You have to **pay them on time**. This might be every week or every month.



You need to make sure their **taxes** and **national insurance** are paid. **This is the law.**

Everybody who works must pay taxes. This is money taken off their wages and sent to the government.



You can ask someone to help you do this. There is plenty of help available.

You could go to the **National Council for Independent Living** website to find out who can help in your area:

www.ncil.org.uk

They can also help you with the insurance you will need.

If you want to employ a Personal Assistant, there is a website with everything about that:

www.panet.org.uk





If you are not happy with your Personal Assistant, you can't just sack them. They have rights too.



If there is a problem, you need to try and work it out. If you can't work it out together, you will have to **explain** why you want them to leave.

This will usually be because they haven't done something in the Support Contract, or because they haven't supported you in the way you want.

● Buying your support from an agency



If you are buying your support from an agency, or a charity like **United Response**, you will need a **Support Contract**.

This will say what the agency will do to support you. It could look something like the one in this picture.

The agency should ask you to help **choose** who supports you.

The agency will help with things like **job descriptions**. They will **train the person who supports you** and **pay** them. They will **pay their taxes and national insurance**.

You might need to pay the agency a bit more for this.



● What if you have a complaint?

If you are buying your support from an agency, or a charity like **United Response**, they will have a **Complaints Procedure**.

Make sure you get a copy and that they explain how it works.

● Unpaid support

Your support doesn't always have to be from someone who is paid to support you.

You might pay someone to help you go swimming, shop and cook. But maybe you could ask a friend or family member to help you with the computer.



You can get some help to work all this out. Ask your Support Worker or Social Worker, a friend or a family member. Or ask your independent advocate, if you have one.



They can help you to find people in the community who will do things for you as **volunteers**. This means you don't have to pay them. You might be able to ask some friends and family to help too.

Benefits You Might Be Able To Get



This is about paying for all the other things you need:

- Council Tax Benefit
- Health Benefits
- Disability Living Allowance
- Employment & Support Allowance
- Working Tax Credit
- Independent Living Fund
- Housing Benefit
- Cheaper transport
- Making sure you get the right Benefits
- How most Benefits are paid
- Getting help



There are many things you need to pay for, including:

- Gas and electricity
- Clothes
- Food
- Council Tax
- TV Licence
- Transport
- Going out and activities
- Getting to work



If you have a well-paid job, or money of your own, that's fine.

But if you don't have a lot of money, there are Benefits from the **government**, to help you pay for the things you need.

There are many different Benefits, paid through different places – like the **Council** or the **Job Centre**.

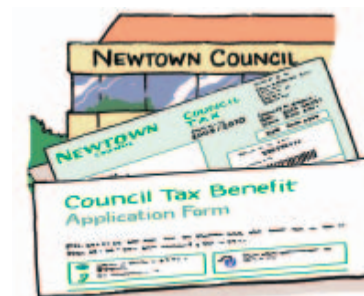
This section tells you about some of the main ones. When you finish reading it, it is still a good idea to **talk to an expert**. Everybody finds Benefits difficult.

Your local **Citizens Advice Bureau** will have a Benefits advice person that you can go to.

● Council Tax Benefit

Everyone has to pay **Council Tax**. This is money you pay the Council to provide all the local services.

If you don't have a lot of money coming in, ask the Council if you can get **Council Tax Benefit**. Then you will only need to pay some of the Council Tax – or maybe none.



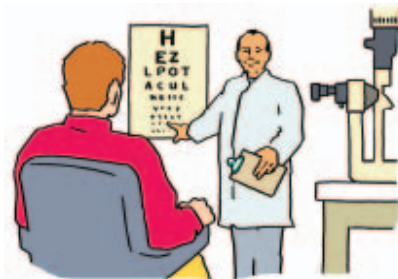
● Health Benefits

If you are getting other Benefits for people who have a learning difficulty or other disability, you can get **free health checks** and **free medicine**.



That means you don't have to pay for:

- going to the **dentist**,
- having an **eye test**,
- **prescriptions** for medicine (if you live in Wales these are already free).



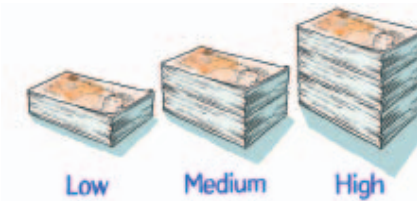
When you go to the dentist or optician they will have a **form** you sign.

At the **chemist**, you just **tick a box** on the back of the prescription.



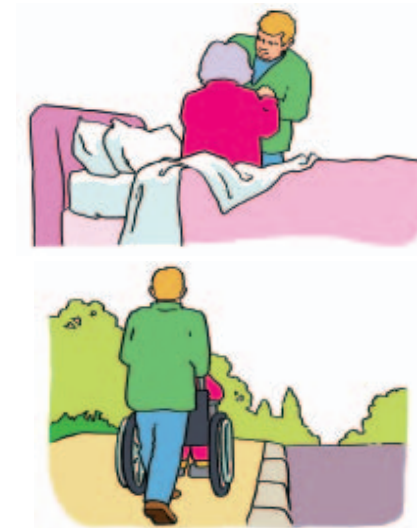
● Disability Living Allowance

This is money to help you live independently, even if you need a lot of support and have money of your own from a job.



It is paid at three levels – **low**, **medium** and **high**. How much you get depends on just how much support you need and how mobile you are.

You need to be **over 16** years old to get Disability Living Allowance.



You can get it if:

- you need someone to support you with personal care, or cooking or other jobs at home,
- you have problems getting around or need someone to go with you when you go out.

You can get a **form** from the **Job Centre**,

OR...

phone the **Helpline** on: **08457 123 456**.



You might need support to fill in the form – it is not easy!



● Employment and Support Allowance

This is money for anyone **over 18** years old and **under 65**, who hasn't got a job.



The first step is to go to the **Job Centre**,
OR...
phone the **Helpline** on: **08457 123 456**.



They will arrange a **medical examination**. That decides if you are able to work or not. People who are very disabled will not be made to get a job or training.



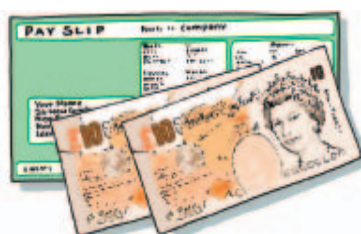
The person at the Job Centre can explain how it all works. If you don't understand, take a **friend or family member** with you. Or take an **independent advocate**, if you have one.



They will appoint someone at the Job Centre to be your **Employment Adviser**.



It is their job to help you to get training and find a job.



If you get a job that doesn't pay much, you may not lose all your Employment and Support Allowance.

But if you are earning money, they might reduce some other Benefits, like Housing Benefit or Council Tax Benefit.



Employment and Support Allowance is a **new Benefit, from 2008**. So if you started claiming before then, you may still be getting Incapacity Benefit or Jobseeker's Allowance or Income Support.

● Working Tax Credit



Everybody who works, must pay taxes. Taxes are money taken off your wages by your employer and sent to the government.

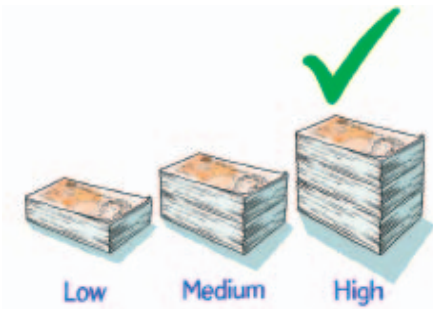
The **government** uses taxes to pay for everything it does.



But if you don't earn very much, you can get some of the tax back.

To get some tax back...

- you must usually **work for 16 hours or more** a week,
- you must **have a disability** that makes it hard for you to get a job,
- you must be **getting a Benefit** like Disability Living Allowance.



If you get the **highest rate of Disability Living Allowance**, you may get even more tax back.



If you are part of a couple living together, it doesn't have to be the person with the disability who is working. As long as one of you usually **works 16 hours or more** each week, they can ask for the tax credit.



For more information you can go to:

www.hmrc.gov.uk/taxcredits

They have a **fact sheet**.

● Independent Living Fund

The Independent Living Fund is a fund set up to help people who **need a lot of support**.



There are so many people who want to get this money, they give it to people who they think need it the most.

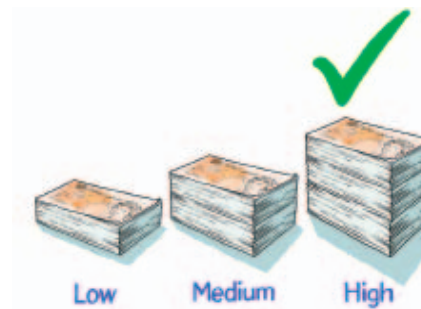
This might be:

- people who are **in full-time work**,
- people who need a lot of support **but don't get much money**.



To **qualify** for the money from the Independent Living Fund:

- you need to be **between 16 and 65** years old,
- you need to be able to live independently – not living with a family member or someone that supports you,
- you need to be getting support from Social Services – this can be either services or a Direct Payment,
- you need to be getting Disability Living Allowance at the highest rate,
- you must need money to live on after your support is paid for.



You **CAN** use the money to...

- pay towards a Personal Assistant,
- pay support staff from an agency or charity,
- help you go to college, or to work,
- get 'meals on wheels' delivered for your dinner.



You **CAN'T** use the money for...

- health care, like physiotherapy or other treatments,
- equipment,
- paying a relative or someone who lives in the same house to support you.





To apply for the Independent Living Fund, you send a form signed by a **Care Manager** saying why you need it. You need to send a form showing how much money you already have coming in.

If you don't know a Care Manager ask your **Support Worker** or **Social Worker**. They will know how to find one.



The Independent Living Fund people will get in touch to look at what you need.



You can get more information and all the forms at:
www.ilf.org.uk



● Housing Benefit

You might be able to get help to pay your **rent**. This is called either **Housing Benefit** or **Local Housing Allowance**.

It is paid by the **Council**.



To find out more about this you could look at the Guide **Your money – Your home**.

You can get this Guide from **United Response**:

Telephone: **020 8246 5200**

Email: info@unitedresponse.org.uk

OR...

you can find it on our website at:

www.unitedresponse.org.uk/your-money-your-home



And you can find all the **Making Money Easier** Guides on our website at:

www.making-money-easier.info

● Cheaper transport

Since 2008, many disabled people can get a **Pass** to travel free on all **buses**.



You might also be able to get **cheap travel** on **local trains**.



In London, the **Freedom Pass** is for buses and the Underground.

Maybe your **Council Social Services** offers a certain number of **free taxi journeys** each month.



Ask your local **Council** about free or cheap travel.



For people in England, there is a lot of information about this at:

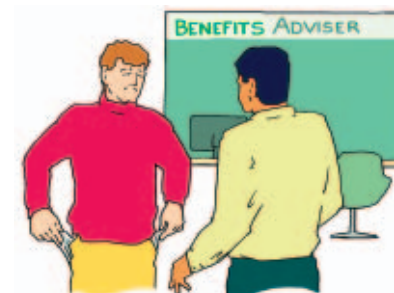
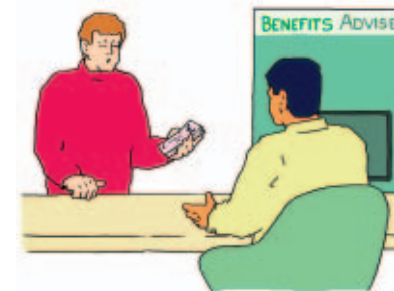
www.direct.gov.uk/en/TravelAndTransport/PublicTransport

● Making sure you get the right Benefits

Most Benefits have an **appeal process**.

That means you can **ask them to think again**, if you think they have got it wrong and if you think...

- you should be getting more,
- you are not getting something you have a right to.



If things change

For example, if you get given some money, or you get a job with more money, you **MUST tell the Benefits people**.

You must do this even if it means they might pay you less. If you don't tell them and they find out, you might have to pay money back.

If things get harder for you, tell them that as well. You might be able to get more money.



● How most Benefits are paid

Benefits are usually paid straight into your **Bank Account**.

If you do not have a Bank Account you will need to open one.

For more information about this, see the **Making Money Easier Guides to Banking**.

You can order them by phoning: **020 8246 5200**,

OR go to the website: www.making-money-easier.info



● Getting help

If you find it hard to find out what you could get, you can ask:

- A **Benefits Adviser** or **Welfare Rights Adviser** at your local **Council**.



- A **Benefits Adviser** at your local **Citizens Advice Bureau**.

You can find the nearest Bureau by going to their website:

www.citizensadvice.org.uk



- A local **Advice Centre**.



For **Disability Living Allowance** you can telephone:

Helpline: **08457 123 456**

Textphone: **08457 224 433**



For **Employment and Support Allowance, Incapacity Benefit** or **Jobseeker's Allowance** you can telephone:

Helpline: **0800 055 66 88**

Textphone: **0800 023 48 88**



For **Tax Credits** you can telephone:

Helpline: **0845 300 3900**

Textphone: **0845 300 3909**



For **Independent Living Fund** go to the website:

www.ilf.org.uk



For useful information about **all Benefits** use the search facility at:

www.direct.gov.uk



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