

# Finance

Topic	Intent of Information
1. Managing Personal Money	To learn how a person handles money when purchasing items
2. Managing Banking / Budgeting / Bill Paying	To learn how a person handles money
3. Managing Benefits	To learn what benefits a person has and how they are managed
4. Future Plans	To learn what future plans a person has (in the event they or their current supports are no longer available)

## 1. Managing Personal Money

When you go out, how do you usually take care of your money (e.g. carry own money, carry small amounts of cash only, carry cash and credit cards, keep money in a purse or wallet, give money to someone else to carry?)

- *If someone else carries the money or if the person carries only small amounts of money:* Do you make most of the purchases yourself or do you have someone else pay the clerk? (i.e. who pays the cashier for meals, movie tickets, shopping purchases?) Do you like getting it done that way? If not, how would you like it to be different?
- Would you like help to make it be the way that you prefer? Would you like to learn to make purchases yourself?

Do you have any concerns about what is or isn't safe when you are using your money? (e.g. I give it to anyone who asks, I lose money, people try to take my money, people try to get me to give them my money?)

## 2. Managing Banking/Budgeting/Bill Paying

How do you manage your money now? (e.g. Banking, Bill Paying/Budgeting - budgeting includes making purchases/using spending money)

- Help (e.g. do it myself, have a payee, get an allowance?)
- If you receive help with managing your money, who helps you?
- What parts do you do and what parts do you need help with?
- How much money do you feel comfortable being responsible for/managing?
- Should certain purchases be discussed with your guardian/team? What types of purchases/dollar amounts?
- Do you have enough money for the things you need (rent, food, clothing, transportation, medication, child care)?
- Any unpaid bills in your name?
- Do you have enough money to do the things you enjoy doing?
- Are you or do you want to save money for something special?
- Ok or need to change

- Would you like help managing or saving money or learning how to do it for yourself?
- If you aren't able to handle your money in the future, who would you like to help you?
- Anything unsafe

Have there been any situations (past or present) which made you feel uncomfortable with managing your own money or with the people that help you manage your money (situations where you didn't have money or had problems getting the things you need: housing, food, electricity, water, etc.)?

Has someone taken advantage of you in the past causing financial harm?

### **3. Managing Benefits**

Let's talk about the benefits you receive. (e.g. HEAP, Medicaid, Food Stamps, SSI, Subsidies, VA/RR, Trust, Insurance, etc.)

How do you make sure you keep your benefits up and don't lose them?

- Ok or need to change
- Would you like help or want to learn how to do it for yourself?
- Would you like someone to explain/explore benefit options with you?
- Anything unsafe
- Have you ever lost your benefits? (e.g. food stamp card or medical card expired.)  
If so, why? What happened when you lost your benefits?

### **4. Future Plans**

What should people know about you in the event that you are unable to make decisions for yourself or your current supports are no longer able to complete things for you?

- Finances
- Housing
- Estate Planning/ Legal
- Supports (natural, family, caregivers, guardian, trustee)
- Do you have concerns or worries related to future planning?
- Is there anything that you want to avoid in making decisions for you or carrying out your wishes?
- In an emergency situation, what is the backup plan when the person who usually assists you is not available?

# **Finance**

## Conversation Notes