

Keeping your money safe





*This project was funded by the Daphne Initiative,
European Commission DG VI.*

*Partner organisations were ENABLE Scotland, Viltis
(Lithuania) and Fenacerci (Portugal).*



Leaflet printed in 2007.

What is this booklet about?

This booklet will tell you about financial abuse.

It will help stop financial abuse happening to you.

It will tell you what you can do if financial abuse happens to you.



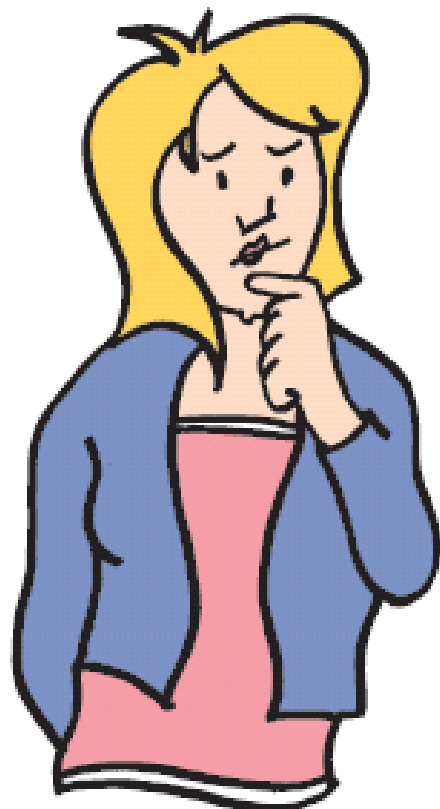
What is financial abuse?

Financial abuse can be:

- when someone steals your money
- when someone tricks you into giving away your money
- when you are not allowed to be in control of your money.

Financial abuse can be done by different people:

- friends or family
- carers or support workers
- people or companies who want to sell things.



Financial abuse can happen to anyone but it can happen more often to people with learning disabilities.

This can be because:

- sometimes people do not know of their right to be in control of their money
- sometimes people do not understand when someone is trying to trick them
- sometimes people do not understand what is a fair price to pay for things
- sometimes people are afraid to say no when they are asked for money.

Being in control of your money

One of the best ways to stop financial abuse is by being in control of your money.

Being in control of your money means that you can:

- understand where your money comes from and where it goes
- pay all the things you need to pay for
- save money if you want to.

People with learning disabilities have the same right as everyone else to be in control of their own money.



Sometimes people need help to be in control of their money but this is okay.

If you want help to think about how you control your money, speak to someone you trust.

This can be:

- family or carers
- friends
- support workers
- advocacy services
- social workers
- Citizens Advice Bureau.



There are other booklets that can help you manage your money.

They are called 'Being in control of your money' (for people with learning disabilities) and 'Supporting someone to manage money' (for supporters). You can get copies of these booklets from ENABLE Scotland. Our contact details are on the back page.

Special money deals

There are lots of special money deals that are available to us all. These are usually called loans or credit.

A loan is when a bank or company gives you money to pay for something. You then pay this money back in payments that you can afford.

Credit is when a company lets you pay for something over a few months rather than paying for it all at once. Sometimes they might let you wait over a year before you pay the money back.

You will sometimes see special money deals on the television during the adverts. They say that they can help you to pay back money that you owe. They say that they will lend you money to pay for something big like a holiday.

Sometimes people might come to your house to tell you about a special money deal they can give you.



People with learning disabilities have the same right as anyone else to use these money deals and special offers.

However, sometimes these offers are not as good as they seem. When you are thinking of taking up a special money offer or loan, think about these things:

- You will always have to pay back more money than you borrow.
- When you agree how much money you will pay back you need to stick to this. Sometimes this can be difficult for people. You might be charged more money if you do not stick to your payments. The company might take legal action against you and you can get into serious trouble.
- You must never sign something if you do not understand it.
- Be very careful if someone comes to your house telling you about a money deal. It is okay to say that you are not interested and ask them to leave.



What if I do not want to pay or give my money away?

- It is okay to say no. Remember that you are in control of your money. If you are not sure, say no.
- It is okay to ask for time to think about it. You do not need to decide straight away.
- Ask for some written information to take away. This can help you decide if something is a good price. If the person or company cannot give you any written information, this can mean that it is not a good deal.

If you are feeling worried because someone is asking you for money you must **speak to someone you trust straight away**. Ask someone to help you. This can be a friend or family or a support worker or advocacy worker.



What is a fair price to pay?

We all like to pay a fair price when we buy something. Sometimes it is difficult to know what is a fair price to pay for something.

Here are 2 examples to think about.

John and Helen both wanted to buy a new television.

John's friend said that he knew someone who was selling a television. He said that the television was not new but it was not very old and it worked well.

He said that it cost £200 and that it would be difficult to get one for this price in the shops.

John agreed to buy the television.



Helen went to 3 different shops to look at televisions.

Her supporter went with her to help her write things down.

Helen saw 3 televisions. One cost £95, one cost £120 and one cost £145.

In the end Helen bought the television for £120. It did all the things she wanted.

She got a receipt for the television so she can get her money back if she changes her mind or if it does not work.



Think about it...

John does not know if he paid a fair price for the television.

The television he bought is not new.

He does not have a receipt so he cannot take it back if it does not work or if he changes his mind.



Helen got a new television. She paid less than John.

She knows she paid a fair price because she looked in different shops. She got help to do this.

She knows that she can take it back if it does not work or if she changes her mind because she has a receipt.



Tips to help you pay a fair price

- Before you buy something it is a good idea to 'shop around' – look at the prices in different shops.
- Take your time and think about exactly what you need, especially if it is something expensive.
- Usually it is better to buy things from shops rather than from people you do not know.
- Make sure you get a receipt when you buy something so that you can return it if you are not happy with it.
- Ask someone to help you write down information.



Examples of financial abuse

Linda gives all her benefit money to her brother every week. Her brother says that he needs the money to pay for Linda's bills.

Linda is not in control of her own money. She does not know how much her bills are. **This might be financial abuse.** Linda must speak to someone straight away.

Jill always pays for meals for her friends when they go out. Her friends never say they will pay. Because of this, Jill often runs out of money to buy other things she needs.

Jill's friends are being unfair. It is not right for one person to always pay for others. **This might be financial abuse.** Jill must say to her friends that she cannot always pay for meals.

She must ask someone to help her speak to her friends if she needs it.

Andrew's neighbour keeps asking to borrow money. He asks for money every week but he never gives it back.

Andrew's neighbour is stealing money. He is asking for money and not giving it back. **This is financial abuse.**

Andrew must stop giving his neighbour money straight away. He can ask someone for help if he needs it.

The staff who support Shona at home say that they must be in charge of her money. They say that she does not understand how to look after it.

Shona is not allowed be in control of her own money. **This might be financial abuse.** Shona must ask for help so that she can understand her money. Staff must support Shona to do this.

Tips for keeping your money safe

- Do not leave your money lying around where people can see it.
- Keep your money in a purse or wallet and make sure that your purse or wallet is in a safe place at all times.
- Write down all the money that you spend. This will help you know how much money you have left.
- The safest place to keep your money is in a bank or post office. This is very important if you have lots of money.
- Do not tell anyone your PIN number or bank details.



Getting help

Remember! You must ask for help if you think that financial abuse is happening to you.



You must always speak to someone you trust straight away.

This can be:

- friends or family
- support workers
- social workers
- advocacy services
- the police.

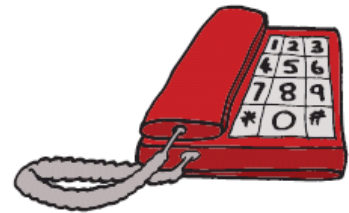


**You can also contact ENABLE Scotland
for help and advice.**

ENABLE Scotland
6th Floor
7 Buchanan Street
Glasgow
G1 3HL



You can phone ENABLE Scotland
on 0141 226 4541.



You can visit our website at:
www.enable.org.uk

