

Minutes from the Self Advocate's Workshop

Bradbury Community Centre

Tuesday 9th March, 2010



Wokingham
Learning Disability
Partnership Board



Who was at the meeting: Tim Murgatroyd, Julie Hyde, Eline Osborne, David Chaffe, Phillip Pearce, Frankie Brewer, Julie White, Peter Waite, Margaret Gerrard, Stephanie Doyle, Liz Trusty, Andrew Cook, Alexis Hockham, Walter Taylor, Diana Gilbury, Emma Birch and her supporter, Leilah Zaheer, Sarah Griffiths, Jodie Newman, Christiana Assuming



“Looking After Your Money!!”



Leilah welcomed everyone to today's workshop which was about **Looking After Your Money!** Leilah said for the first part of the morning we will be talking about **how to keep your money safe**. In the second part of the workshop after the break, we will be talking about **sensible spending**.

Icebreaker

We started with an Icebreaker called **The Price is Right!** Peter Waite volunteered to help and did a great Bruce Forsyth impression! A list of household items were lined up along the wall. Peter had to guess if the item was higher or lower (more or less expensive) than the next. With the group's help, he got them all right!



Banks

Next everyone took a turn to say their name and the different places you can keep your money. We all agreed the safest place to keep your money is a bank account.

Leilah asked **“What is a bank?”**
and **“What is a bank account?”**

A bank is a place that can be used to keep your money safe. You can also use the word 'building society'.

A bank account is a special place in the bank where your money is kept safe until you need it. Each person has a separate bank account. You can't see your bank account, but your bank will send you a statement, which is a piece of paper to tell you how much money you have in there.



Then Leilah asked what can you use a bank account for?



- ✓ To keep your money safe
- ✓ To pay your wages in to, if you have a job
- ✓ To pay your benefits in to
- ✓ To pay money presents in to, like if you get a cheque as a present from a relative
- ✓ To pay your bills

Choosing a bank and setting up an account:

There are lots of different banks. We thought about how you might choose the right bank for you:



- Phillip said that his mum helped him choose. It is a good idea to speak to your family and friends and ask them which bank they use and if they are happy with it.
- Diane said that it is good if the bank is close to where you live. You want a bank that is easy to get to.
- You could also go into banks and ask them about their bank accounts. It is important that your bank is friendly and helpful.



When you have chosen the bank you want to set up an account with, speak to the customer advisor at the bank who will tell you what you need to do next to get your bank account set up. It is a good idea to take someone along that you trust to help you when you are setting up a bank account. Do not sign anything that you don't understand or that you are not happy with.

Leilah asked: How can you make sure that you stay safe when using your bank account?

- Don't sign your name on anything you are not sure about.
- Keep your PIN number safe and secret! Phillip told everyone that PIN stands for Personal Identification Number and you must remember this to get hold of the money is your bank account.
 - Stay safe when taking money out of your bank account. Frankie said you should cover up your PIN when you are taking out money. Julie said you should put your money in your purse. Peter said it is better to take money out of a cash machine inside a bank rather than one on the street. Diane said you should only take out the money that you need.



- Peter's bank card was out of date and he put it in the bin. David said he should cut the card up before throwing it away, otherwise someone else can get your bank information.
- Look out for hidden charges on cash machines.
- Be careful with your debit card. Do not spend more money than you have in your account. You will be fined!



Sensible Spending

After the break everyone was given a worksheet to fill in. The worksheet had 3 items:

- A white T-shirt
- Wardrobe
- A pack of hot cross buns



Next to each item was a list of 4 shops and 4 different prices. We had to decide how much the item would cost at each shop by drawing a line between the name of the shop and the price.

We all found this quite hard to do – but it made us understand that the same thing could cost different prices depending where you shop. It pays to shop around!

We asked people for their: Top tips on how to get the most out of your money:

- Write a shopping list before you go shopping. Frankie checks her cupboards and fridge to see what she needs. When you are at the shops, only buy what is on your list so you are not tempted by items that you don't really need.



**BUY 1 GET 1
FREE**

- David looks for offers – like buy 1 item and get 1 free. This is good if you have the space to store the items. Remember, it is not always a way to save if it will go out of date before you get a chance to use it.
- You can save money by shopping at a cheaper supermarket or by buying supermarket own brands.
- Peter shops in one supermarket and collects 'loyalty points'. When you buy things from the shop you get points on a card. The points can be used to get money off items in the shop.
- Cut back on luxury items. Look at what you are buying every month and decide if you really need to buy it or if you are just spending money on it because you want it. For example, you need to buy food every week but you probably don't need to buy a new pair of shoes every month. Leilah makes her sandwiches and brings them to work - this is cheaper than buying lunch from a shop.
- Liz said you can wait for the sales to buy new things. If you need something quickly, then there are lots of websites that you can go to where you can compare prices and get the best deal.
- Sell things that you don't want. Do a car boot sale or a garage sale or sell it on the website Ebay. You can do courses at local libraries or colleges to learn how to use Ebay.
- Put money into savings, even if you can only afford a small amount. If you start saving just £1 per week in January, by Christmas time you will have £50 to spend on presents.

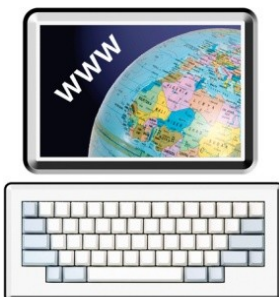


SALE

ebay



Useful Information



Leilah told us about a very good website called **Making Money Easier:** www.making-money-easier.info.

It is in easy read format and has information about banking, insurance and managing your money when you live in your own flat or house.

The **Citizens Advice Bureau** can also help you with debt problems and your consumer rights. You can phone to speak to them or you can go to their offices in Wokingham, Woodley, Swallowfield, Reading and Crowthorne. There is more information about the location of their offices on the Wokingham and District CAB website: www.wokingham-cab.org.uk.



That was the end of our workshop!



Our next workshop will take place on:
Tuesday 20th April 2010, 10am–12noon,
Bradbury Community Centre