

Managing Money

Many people have difficulty managing their finances, and autism doesn't make this task any easier. Difficulties with executive functioning can make it difficult to manage your money, in particular due to procrastination, problem initiating tasks and difficult with organisation.

Tips on managing your money

- Put all your important documents in one place so you can find them easily. This could be letters, bank statements, payslips, bills and receipts.
- Check your bank balance at a regular, set time so you know what you're spending your money on and how much you have left.
- Set up direct debits for your bills and other regular payments.
- Choose a day and time each week to look at your finances. Making finances a regular part of your schedule can help you avoid procrastination
- Set up a private space for working on your finances. Keep your desk clean and free of distractions, including your mobile phone.
- Break financial tasks into smaller components and do one thing at a time e.g. checking you balance and then paying the bill
- Create a budget. [The Money Helper website has budgeting advice](#) for people who have an irregular income such as people who are self-employed, on a zero hour contract, or claiming Universal Credit.
- Make a list of all the essential things you need to spend money on every month. This could be things like rent or mortgage payments, energy bills, phone bills and food shops.
- Use bank accounts which allow you to put money aside in separate pots. This can stop you spending the money you need for rent or bills.

Support to manage your money

- Often the fear of the unknown can make it difficult for autistic people to open letters or emails to do with their finances.
- Having someone to open letters or emails with you can be a big support
- You could also set aside a time each week to go through your finances with a friend or relative
- Knowing that you are not alone in having difficulty managing your money can be useful in itself

Debt

- Manage your debts by setting up a standing order to pay off your debts each month
- If you're struggling to pay off your debts, get debt advice from a debt charity from the list provided below
- If you're struggling to pay off your debts, you could ask for a break from paying interest on your debts. This is possible under a Government scheme called breathing space. The National Debtline website has more [information about the breathing space scheme](#).
- Use bank accounts which allow you to put money aside in separate pots. This can stop you spending the money you need for rent or bills.

Debt charities that can support you

[StepChange](#) provides free advice about money problems, debt and budgeting.

The [money helper](#) website is a government website with information on budgeting and everyday money issues as well as money troubles