

# Money and Benefits



This easy read information is from Ask Us Nottinghamshire - Young People's Zone.



This document tells you about money and benefits.



We all need money to pay for things like food, clothing, travel, activities, bills and housing.



As we get older, most people become more independent with their money.



We can learn how to budget and look after our money so we can have the best quality of life possible.

# Benefits and Tax Credits



Department  
for Work &  
Pensions

Benefits and tax credits are money that the government gives to certain people.



This money is given to people who are on low incomes, or to help people meet specific needs.



Some people can claim benefits to help them if they have a health condition or disability.



Some people can claim benefits because they have difficulties with getting around or with everyday tasks.



There are lots of different types of benefits.



You can find out more about different types of benefits at [the Citizen's Advice website](#).



You can ask for support to look at which benefits you may be able to get.



If you live in Nottingham City, you can get [Nottingham City welfare rights information here](#).



If you live in Nottinghamshire County, [you can get benefits information here](#).



People living in Nottingham City and Nottinghamshire County can also get support from [Disability Direct](#).



If you have any questions about money and benefits, you can [speak to someone at Contact](#).

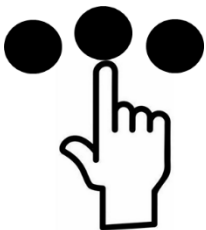
## Personal Budgets



A personal budget is an amount of money children, young people and their families might be able to get after a needs assessment.



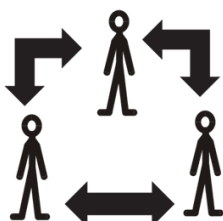
Some people get personal budgets to pay for support with education, health or social care.



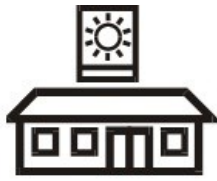
There are 3 ways a personal budget can be given:



- Directly to the child's family or directly to the young person if they are over 16.



- To an organisation who provides a service.



- 'Virtual budget' - instead of money, the young person accesses services provided by the Local Authority.



Personal budgets are sometimes received through a mix of the different options.



[There is a video about personal budgets you can watch on our webpage.](#)

## Managing your money



It is important for everyone to know how to manage how much money you get and how much money you spend.

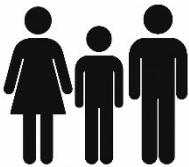


This is so you can make sure you have enough money for essentials, like food and

bills, as well as things you want, like treats and days out.



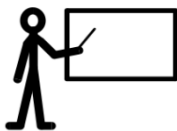
If you don't know how to manage money, or are finding it difficult to manage your money, please talk to someone you trust, such as:



- A family member.



- A friend.



- A tutor.



Most colleges and universities have advisers who can help you work out what to do next.

## Money ↳Helper

[The Money Helper Beginner's Guide to Managing Your Money](#) is a great place to learn more about:



- Making a budget.



- Keeping your budget on track or getting back on track.



- Setting a savings goal and reaching it.



- What to do if you are struggling or in debt.

## Bank Accounts



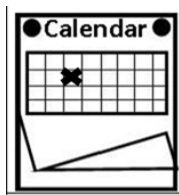
Please visit our [money and benefits webpage](#) if you want to watch videos telling you about bank accounts.



The clickable links to the videos are also listed below.



[Video: What is a bank account?](#)



[Video: How do I make an appointment with the bank?](#)



[Video: How do I get a bank account?](#)



[Video: How do I pay money into my bank account?](#)



[Video: How do I take money out of my account?](#)



[Video: How do I keep track of the money in my account?](#)

## Where can I get help?



You can [contact Ask Us Nottinghamshire](#) for information, advice or support.



The Ask Us Nottinghamshire service is here to help with a range of issues.



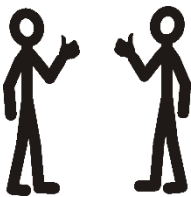
We can:



- Give you advice.



- Talk to your parents.



- Help you identify someone at your school who can support you.



If you would like to talk to us about the information you have read on this page, please contact us.



- [Visit our website.](#)



- Email: [enquiries@askusnotts.org.uk](mailto:enquiries@askusnotts.org.uk)



- Phone: 0800 121 7772

## Links in this document

### **Citizen's Advice website- benefits information**

[citizensadvice.org.uk/benefits/](http://citizensadvice.org.uk/benefits/)

### **Nottingham City welfare rights information**

[nottinghamcity.gov.uk/welfarerights](http://nottinghamcity.gov.uk/welfarerights)

## **Nottinghamshire County benefits information**

[nottinghamshire.gov.uk/care/benefits-finance/benefits](http://nottinghamshire.gov.uk/care/benefits-finance/benefits)

## **Disability Direct Nottingham and Nottinghamshire**

[ddnottingham.com/](http://ddnottingham.com/)

## **Contact- benefits information and advice**

[contact.org.uk/help-for-families/information-advice-services/benefits-financial-help/](http://contact.org.uk/help-for-families/information-advice-services/benefits-financial-help/)

## **Young People's Zone- money and benefits, including the video about personal budgets**

[askusnotts.org.uk/young-people/money-and-benefits](http://askusnotts.org.uk/young-people/money-and-benefits)

## **The Money Helper Beginner's Guide to Managing Your Money**

[moneyhelper.org.uk/en/everyday-money/budgeting/beginners-guide-to-managing-your-money](http://moneyhelper.org.uk/en/everyday-money/budgeting/beginners-guide-to-managing-your-money)

**Young People's Zone- money and benefits page- including the links to the videos about bank accounts**

[askusnotts.org.uk/young-people/money-and-benefits](http://askusnotts.org.uk/young-people/money-and-benefits)

**YouTube video- what is a bank account?**

[youtube.com/watch?v=Pgy2YztjgLg](https://youtube.com/watch?v=Pgy2YztjgLg)

**YouTube video- how do I make an appointment with the bank?**

[youtube.com/watch?v=3cPsCa2gYFA](https://youtube.com/watch?v=3cPsCa2gYFA)

**YouTube video- how do I get a bank account?**

[youtube.com/watch?v=JyOIGYx3sBs](https://youtube.com/watch?v=JyOIGYx3sBs)

**YouTube video- how do I pay money into my bank account?**

[youtube.com/watch?v=KIVnGb4xSEE&t=1s](https://youtube.com/watch?v=KIVnGb4xSEE&t=1s)

**YouTube video- how do I take money out of my account?**

[youtube.com/watch?v=zAxc3iuh6ul&feature=youtu.be](https://youtube.com/watch?v=zAxc3iuh6ul&feature=youtu.be)

## **YouTube video- how do I keep track of the money in my account?**

youtube.com/watch?v=Of1WuCgGnE4&feature=youtu.be

## **Contact Ask Us Nottinghamshire**

askusnotts.org.uk/contact

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For the plain English web page version of this information, go to:

[Money and Benefits - Ask Us Nottinghamshire](#)

<https://askusnotts.org.uk/young-people/money-and-benefits>

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