

## How to manage your money to make sure you can pay your rent



Rent is the money that you pay to your landlord to live in your home.



Your landlord is the person who owns the place where you live.



Rent sometimes costs a lot.

You can run out of money to pay for it.



But you can make a plan to help you understand how much you spend and what you spend it on.



# 1. Check how much money you get each month

Use a calculator to add up how much money you get each month from:



- benefits like Universal Credit



- any paid work you do



- and any other things you often get money from.



Do not include money that you only get on special occasions like on your birthday.



The total will be the money you get each month.

Write the total down.



If you get your money each week, instead of each month, ask your support worker or someone you trust to help you work out how much money you get each month.



## **2. Write down what you spend your money on each month**

Start with the most important things you pay for like:



- rent

The amount of money you pay in rent should be in your [tenancy agreement](#).



- service charges

Service charges are paid by some people for keeping things like shared gardens and buildings safe, clean and tidy.



- bills like gas, electricity, water and mobile phones



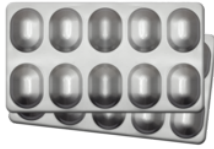
- council tax



- food



- important travel like a train, taxi or bus to see your doctor



- any medicines that you take



- a TV licence if you need one.



If you need help to find out how much money you spend each month, ask your support worker or a person you trust.



### **3. Add your list of important monthly payments together**

When you have added your list of important payments together, write the total number down.



## For example:

Chris gets £850 a month.

He has written down that he spends £500 a month for rent and £300 a month for other important things like: food, clothes, medicine, electricity bills and taxis to see his doctor.

When he adds those important things together, he finds out he spends a total of £800 a month.

This means that he will have £50 left to pay for other things after he has paid the £800 for his important things.

So, if Chris gets less than £850 or spends more than £50, he won't have enough to pay for important things.



## **What to do if you do not have enough money to pay for everything**

You may need help if the total money that you pay for rent and other things is more than the amount of money you get each month.



There could be things you could do to get more money.

For example:



- apply for benefits if you don't already get them



- ask your social worker or support worker to help you get extra money from places like the council



- ask for money advice.

Money advice is help to see if there are ways you could spend less money.



Call the Learning Disability Helpline on **0808 808 1111** to find out more about managing your money and paying your rent.

