



<https://www.youtube.com/watch?v=CbhjhWleKGE>

Check out this website run Pennsylvania Assistive Technology Foundation. <https://www.studymoney.us/> It is designed to help people with disabilities and their families and advocates learn about managing money.

Cents and Sensibility: A Guide to Money Management.

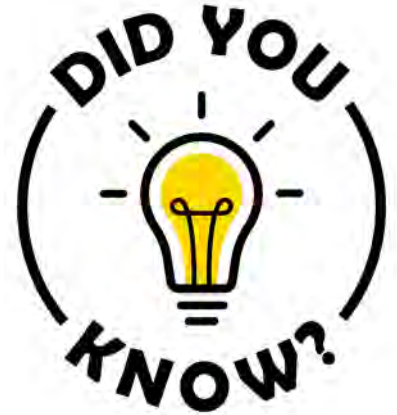
A Simple Guide to Money and Budgeting

This booklet helps people with disabilities in Pennsylvania learn how to take control of their money. It explains how to make smart choices, save for the future, and avoid going into debt. It was developed by the [Pennsylvania Assistive Technology Foundation \(PATF\)](#).

Key Ideas

1. Needs vs. Wants

- A *need* is something you must have, like food or a place to live.
- A *want* is something you'd like, but don't need right away.



2. Budgeting

- A budget is a plan for how to spend and save your money each month.
- First, write down how much money you get (income).
- Then, track what you spend money on (expenses).
- Try to spend *less* than you make so you have money left to save.

Key Ideas

3. Saving Money

- Save money every month, even a little bit like \$5.
- Put money into a savings account to help pay for big things or emergencies.
- You can still save money without losing your government benefits—by using tools like:
 - **ABLE account**
 - **PASS account**
 - **Special Needs Trusts**
 - **IDAs (Individual Development Accounts)**





<https://www.youtube.com/watch?v=9d9X69vqm3w>

Key Ideas

4. Banking and Credit

- Use a **bank or credit union** to keep your money safe.
- **Debit cards** spend your money right away.
- **Credit cards** let you borrow money, but you must pay it back—with interest.
- Try to pay off your full credit card bill every month.

5. Credit Scores

- A credit score shows how well you pay back money you borrow.
- A higher score helps you get loans and lower interest rates.
- Pay bills on time to build good credit.



Key Ideas

6. Protect Your Identity

- Don't share your Social Security number or PIN.
- Shred personal papers before throwing them away.
- Check your credit report 3 times a year to look for mistakes.

7. Borrowing

- Sometimes you may need to borrow money for big purchases like a car or assistive technology.
- Be careful with payday loans—they charge high fees and can trap you in debt.



Activities

- Figure out your needs and wants
- Track your spending
- Create a budget
- Plan to save money
- Understand your credit and protect yourself



Remember:

Managing money takes practice. Start small, make a plan, and keep working at it. The goal is to make your money work for *you*!