

Attended:

4

One-to-one sessions

There's now more self belief and confidence to do these things, [I] feel less confused and vulnerable, and have a clearer idea of what I'm spending money on and what I need each month which I didn't know before.

After our work together, Amy reported:

February: Relationship Building

Bianca, a Your Own Place Facilitator, met Amy when she reached out to us for support after hearing how we had supported a friend of hers. Amy, an assertive, intelligent, and resilient young woman shared "I'd been through financial abuse and talking about my finances with anyone was hard and I got anxious. [a previous trainee] kept telling me about you so decided to reach out."

We spent our first session taking time to really understand what Amy wanted to achieve and how to accommodate for her neurodiversity. Amy shared that she "appreciated the flexibility and person-centred focus, like asking me what I wanted, what I thought or preferred, what my needs are, what works for me, all of that stuff made it possible to make steps."



Feeling more confident getting help

An increased knowledge of how to manage her money



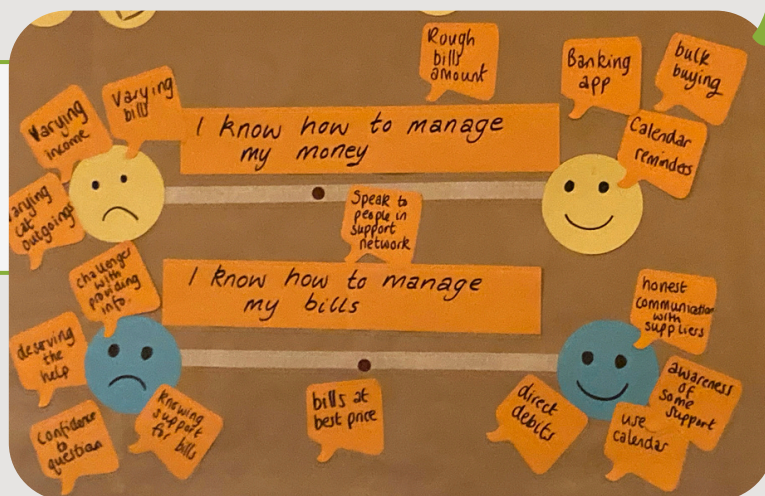
An increased knowledge of how to manage her bills

Feeling more confident looking for information



February: Making sense of outgoings

Amy shared she was finding it difficult to make her budget work and was slowly eating into her savings to cover her living expenses. She felt this was due to fluctuating income and not having a clear picture of outgoings. Amy recognised this was not sustainable.



We first worked to gain clarity around her outgoings. Together, we listed her expenses and categorised them into three groups: Needs, Wants, and Needs to Thrive. This highlighted to Amy she had a strong understanding of both essential bills and what she needs to thrive.

She highlighted that understanding the difference between her current spending, and what it could be if she made some changes, would give her more clarity and motivation.



February: Reviewing outgoings

We worked through a double budget sheet, comparing current spending with potential changes, to identify bills she could reduce. She reflected on how friends in her network had cut costs, and we compiled options that felt right for her and how she would do it – like contacting service providers for discounts, reassessing subscriptions, and finding cheaper alternatives.

We discussed methods to support her accountability such as asking those in her network to body-double her on tasks.

As we progressed Amy started to realise her broader goals: she wanted her budget to have space to enjoy hobbies, make home improvements, and save for the future.

Outgoings	Amount out (-)
Water	£28
Gas	£120
Electricity	£58.60 / £25
WIFI	£24.68 / £8
Mobile Phone	£131 / £111
Council Tax	£31.97 / £22.98
Subscriptions	Netflix, Spotify, Prime.
Food	
Travel	
Pet costs	WF - £24.38 WF - £25.00 DF - £10.00

[It was helpful] to have a safe person and space to open with about my financial situation, looking at all my outgoings and getting clarity, seeing where can reduce bills so can afford and manage things, and being able to see what income I need to do things I want to do with my life

March: Income focus

Amy, having recognised how helpful she found it to have amounts for her budget, **came to the session prepared** with averages for her spending on her food and socialising costs, gathered from her previous six months spending. This **enabled her to make an informed choice on setting a monthly budget** for them. She had also **started exploring cheaper bill providers and supermarkets**.

Amy had compiled a list of all the hobbies and activities she wants to start budgeting for, **empowering her to decide how she spends her money and what she prioritises**. She didn't want her budget sheet to restrict her but to be **a tool for intentional decisions**.

At the time of our sessions **Amy was job searching for a job that provided a more regular income** as she noted this would suit her needs better. The **budget sheet we created showed her the minimum income required to maintain her lifestyle**. We calculated the hours needed at minimum wage to cover her essentials, and she said, **"I can now base my job search on what I need my income to be."** She found the process **"empowering, less scary, and gave me a sense of choice I didn't have before."**

It's an amazing resource that should be offered all the time. This is so helpful and great resource for ADHDers, there is practical support lacking for us in general, so I've been grateful to find this resource

Next Steps

Continue job search based on income needs

Contact suppliers for better deals on bills

Use the budget amounts as a guide going forward

Save to make home improvements



April: Update

In April, Amy updated us that she switched internet providers, reducing both her internet and phone bills, and began using her support network to access cheaper supermarkets.