

Planning for the good life – step by step

By Helen Haigh

We began to dream for our daughter, Annalise, years ago even before she started school. We wanted her to have an ordinary life, a good life with choices. We had these same dreams for our sons too but our daughter was born with Down syndrome so we knew the journey would be different. We set out to work towards those dreams and goals for her. With each success we consolidated and built on that and all the while with a very clear vision of where we were heading. Not everyone could see this vision with the clarity that we could but with each year even the skeptics were coming around to our view and seeing possibilities that they previously thought unlikely.

Annalise is now 13 and her vision of where she is heading and what she wants out of life is very clear. She is able to articulate this in no uncertain terms. Her goal is to work as a hairdresser, drive a car, have her own home, income and long term partner. As a family, our responsibility is to support her and skill her to achieve these goals. We are always thinking of ways we can make this happen.

Annalise's most recent major transition has been the move into high school. This process offered new insights into what could be possible and new goals to work towards. Like all transitions, the success was directly related to the amount of preparation and planning we were able to put into place.

A light bulb moment for me was Annalise's determination to use a school locker with the school issued combination lock. I anticipated that this was going to be quite difficult for her and the physical challenge of using the lock was indeed a problem. In examining this potential obstacle, I found that the issue wasn't limited to my daughter. I also had a problem opening the lock so replaced it with a regular padlock and key. But what amazed me and shifted my expectations was Annalise's ability to memorize the six digit number for the combination lock. It demonstrated the power of motivation and prompted the realisation that if she could remember this then a four digit PIN for a bank account would be very achievable.

With this insight, I set out to introduce the concepts of money management to Annalise. It is never too early to begin this process and because money and maths concepts can be challenging for her, we figured, start now, break down the learning into smaller, achievable tasks and keep it simple. I approached our local bank branch to discuss options and found I could open a very simple joint account with ATM facilities. I carefully checked out the ATM,

how it was laid out and how complicated the steps. It seemed straightforward and Annalise is a very visual learner, so I felt confident we could teach her how to use this successfully. When the ATM card arrived, it came with a near perfect PIN and Annalise was able to commit this to memory very easily. Through internet banking I just keep her account balance at \$50 through regular transfers.

So our new routine is to visit our local community on a Saturday morning and Annalise withdraws \$20 from her ATM account. She carefully puts her receipts in her wallet. This \$20 becomes her weekly budget and it roughly gets divided into 4 lots of \$5.00. Of course, why not incorporate a few other fun experiences along the way? Next we do morning tea at one of four or so regular local coffee shops. There may be a trip to the newsagent for a magazine or some other smallish item. On regular occasions she will call in and make an appointment to have a haircut or go hire a movie for the weekend. Some weeks there is money carried over which Annalise saves towards perhaps a bigger item or a night out with her friends.

All of these interactions are building within Annalise a sense of belonging in her local community. Business owners are getting to know her by name and she is growing more confident in her independent dealings with these people.

This is just the beginning of what will be the ongoing development of money skills for Annalise. In our experience, it has always been best to start early, keep it simple and break each goal down into small steps, and give opportunity for lots and lots of practice. As we know where we are heading in the long term, we are always thinking of what Annalise will need to achieve this and our eyes are always open to opportunities along the way.

Think lateral, think possible.



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