



## **Youth News!**

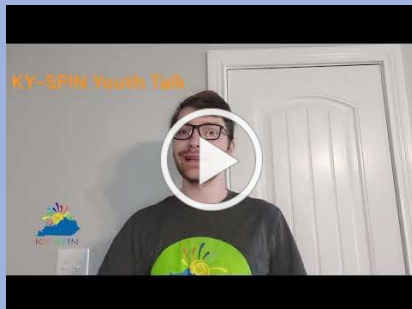
Get **SET...Support, Educate, Train for Success!**

The **mission** of KY-SPIN, Inc. is to link families and individuals with disabilities to valuable resources that will enable them to live productive, fulfilling lives.

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#### **KY Youth Talk Video**

<https://www.youtube.com/watch?v=avJKO-flm5Q>

#### **Money Matters**




It's all about the money, right? Well, that is a trick question. Money is why we work, and it's how we can buy the things we need to live. Being able to use your money wisely and set up a good financial budget isn't glamorous or fun - but it's definitely important. Join Nick and Davis this month to learn about budgets, paychecks and expenses and they will make financial planning fun!

You can make financial literacy a part of your functional IEP goals.

Including goals on creating budgets or managing money is a great way to prepare for your future financial success.

## WHAT IS A BUDGET?


A budget is a plan that will track how much money you are receiving each month and how much money you are spending each month.



### Need or Want

**Need** - Something you must have, like food or a place to live  
**Want** - Things that are nice, but not necessary

The 75-15-10 rule is a good way to budget.



### Vocabulary


**Income** - Money you receive  
**Expenses** - Money you pay

- Fixed expenses - Expenses that stay the same
- Variable expenses - Expenses that change

**Savings** - Money you keep for the future

### Budget Success

1. Start with a plan
2. Adjust your spending to stay on budget
3. Review your budget regularly
4. Make changes as needed



WWW.KYSPIN.COM 800-525-7746 SPIN@KYSPIN.COM

## FINANCIAL GOALS FOR THE IEP

An important part of your IEP is transition planning. Make sure you include financial planning and money skill goals in your IEP to get a strong head start. Below are some suggestions.

**I can create a personal budget**

By the end of IEP cycle, the student will be able to identify how to create a budget and input necessary data to maintain the budget with \_\_\_\_% accuracy

**I can understand the concept of receiving interest and paying interest.**

By the end of the IEP Cycle, the student will be able to understand what interest is, and know when they will gain interest and when they will pay interest with \_\_\_\_% accuracy.

**I can understand the difference between debit, credit cards, and gift cards.**

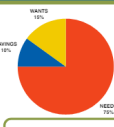
By the end of the IEP cycle, the student will be able to identify what type of card is presented, and how to safely use that card with \_\_\_\_% accuracy.

**I can understand and monitor my bank account.**

By the end of the IEP cycle, student will understand how to review a bank account online, and identify debits and credits within that account with \_\_\_\_% accuracy.

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## Planning My Budget



**75-15-10 Rule**

Use this rule (or look online for others) to keep your budget on track and still get the things you want! After completing, you will be ready to fill in your own monthly budget!

### WHAT IS MY INCOME?

Think about the money you receive each month and list below.

**Job**

**Allowance**

**SSI**

Monthly INCOME Total: \$

### SAVINGS (10%)

Using a calculator do the following:

1. Input your INCOME total
2. Press X
3. Input .10
4. Press =

Monthly SAVINGS Total: \$

### WHAT ARE MY EXPENSES?

**NEEDS (75%)**

Make a list of things you need: Housing, Transportation, Food, Utilities, Insurance

Using a calculator do the following:

1. Input your INCOME total
2. Press X
3. Input .75
4. Press =

Monthly NEEDS Total: \$

**WANTS (15%)**

Make a list of things you want: Video Games, Movies, Clothes, Make up

Using a calculator do the following:

1. Input your INCOME total
2. Press X
3. Input .15
4. Press =

Monthly WANTS Total: \$

Add WANTS + NEEDS = \$

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## IEP Goals


You've got goals - but to reach them, you are going to need to plan. Learn what a budget is and the steps you can take to create a budget of your own. It's not very hard when you have the right tools.

**CLICK HERE!**

Take a look at our budgeting tools. Find out what the 75-15-10 rule is, and how that budget can work for you. Once you understand how to budget you will be managing your own finances in no time!

**CLICK HERE!**

## Check out our KY-SPIN Youth Resources Page



**Davis Rodriguez**  
Youth Engagement Coordinator

"When the line at the bank is too long, I like to use the ATM instead of waiting in line. ATMs can be a convenient, fast, and more efficient way to get your banking done without having to wait in a long line at the bank."

**NiNi**  
College Student

"Before going out for coffee or a meal with friends, I always check my bank account so I know how much money I can spend. "



## Coming Next Month.....

Summer jobs are just around the corner, and with jobs come all kinds of



questions. What rights do you have? How can you ask for disability accommodations? What does the term "Onboarding" mean? Join our guest speaker, Beth Metzger from KY P&A as she presents "KEY TO WORK." Register now for the March 28th, 9:30-10:15 EST webinar to join the live discussion. See you soon!

[Click Here to Register for the May 28th Transition Tuesday Event](#)

## If you need someone to talk to...

- 988 Suicide & Crisis Lifeline Crisis Line: 988 (call or text)  
Website: <https://988.ky.gov>
- KY Crisis Text Line: Text KY to 741741 to reach a volunteer Crisis Counselor
- National Suicide Prevention Lifeline (800) 273-TALK (8255)
- Kentucky [Community Mental Health Centers \(CMHCs\)](#) 24-Hour Crisis Numbers

Learn more about us [KY-SPIN Infographic](#)

REQUEST ASSISTANCE OR MAKE A REFERRAL  
800-525-7746 or 502-937-6894- [spininc@kyspin.com](mailto:spininc@kyspin.com)  
[Contact Form \(www.kyspin.com/contact/\)](http://www.kyspin.com/contact/)

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