



# Living on Less

Having limited finance is difficult at the best of times let alone when you are wanting to provide the best that you can for a child with special needs. Kim Hollis of Whangarei (mum to Jordan 5 with DS) manages on limited income and suggested many of these practical tips



## Most importantly, remember that money isn't everything

The best thing you can offer your child is love, acceptance, nurturing and being within a caring family unit. Nothing is more important than this no matter how much is spent on educational and developmental supplements.



## Join relevant disability organizations

Look into what Parent to parent, ihc and CCS have to offer in your region. Often there are sibling camps, mothers weekends, family outings and holiday programmes available for very little cost or sometimes by using carer support days. The IHC library in Wellington is excellent.



## Use your library

The library is a wonderful place for development for both you and your child. As well as books, libraries often have videos, puzzles and internet access. Librarians will go to a lot of trouble to access books on Down syndrome and will sometimes buy books in if you point out their limited selection.



## Find out if therapists can supply equipment

Depending on your child's needs, it may be possible to get equipment such as a computer, pushchair, custom fitted boots, feeding aids or special furniture.



## Investigate alternatives

Your pharmacist may be able to suggest cheaper alternatives to your usual products eg. aqueous cream may be as good as more expensive creams for dry skin; zinc oxide paste as good as expensive nappy rash creams.



## Use everyday items to help development

One of the best things we have ever done is to stick a mirror on a cabinet (you could use a wall). The mirror is the height of a five year old and reaches to the floor. It is an excellent way of helping with speech and language development as well as pretend play. We got ours from a glass shop as a second which was cut to size (so we ended up with a good bit). It's made of a glass that cracks rather than shatters if something hits it. It is the best thing ever!



## Visit the toy library

A toy library may have special developmental toys for children with special needs as well as their usual fun selection. You may need to be creative in your thinking if you have no money and want to access certain developmental aids for your child. Could you possibly come to an agreement of providing time at the toy library in a swap for free use of the items?

Discount stores eg. \$2 shop may have end-of-lines or cheaper versions of suitable toys. Early intervention therapists use these stores a lot.

Because I cannot go out and buy certain product or services for my child I tend to inform myself on ways that I can best help my child. Had I not been in this position, I probably wouldn't know as much as I do. I guess that is one positive spin off.

The agency PAFT (parents as first teachers) provide information on how to make almost cost free toys and instruments. Even though I am a seasoned mum I found the information on what to expect next (development wise) very helpful.



## Research and approach companies

A thank you letter to a company whose product is beneficial to your child may result in free samples or money-off coupons.

Most of the helps for my child have come through benevolent companies. There are areas within some large companies that enjoy giving to children with special needs. The baby Einstein company for instance has a whole area exclusively for giving to children with special needs. There is a branch in NZ.

You most definantly have to be prepared to search around on the internet and see which companies have special areas of product for special needs children. This may take a lot of time but is worth it. Depending on the company you may possibly be offered items from overseas free of charge if you are prepared to pay postage. If you are receiving from a company you also have to be prepared to confirm your situation so a copy of a specialists letter may be needed. You would not need to include the details but you would need to copy the top part of the letter stating your child has the disability of Down syndrome or whatever. It is only fair to the company.



## You may be lucky with second-hand shops

I am not a person who frequents the second hand shops, I occasionally go there from time to time. With a large family and also with having our lovely son who has Down syndrome we do not have the time to do this sort of thing. You would have to be fairly committed to go on a regular basis if you wanted to get what you wanted.



## Go on inexpensive outings

The swimming pool in our area provides a child with a disability a visit for 65 cents, all you have to do is verify that your child has a disability through a Drs letter. Well worth the effort. The caregiver goes free. Great for physio and good fun!

We have made lots of use of the local library and also the parks and bush walks, probably in a greater way than some families, our son loves walking in the bush and is always asking to go to the park and beach.



## Check benefit entitlements

Make sure you are getting all the benefits you should be. Check with winz ([www.winz.govt.nz](http://www.winz.govt.nz)) and your local needs assessment (nasc) agency.



## And again, remember money isn't everything

Investing time in your children is one of the greatest things you can do as a mum, dad or family.....money or no money.

# government subsidies

*Benefits (not dependent on income) which all NZDSA families should receive are;*

## 1. Child Disability Allowance

- WINZ forms are completed by a paediatrician/specialist, then your child gets a fortnightly payment and an individual community services card.
- At age 16 the benefit becomes the intermediate invalids benefit and at age 18 the invalids benefit.
- A number of members have brought up the issue of having to renew the CDA each year when there is no "change" in their child's DS!!
- There are two parts to the WINZ review form. The first deals only with any change in your personal details or living situation. The second is the Medical component. It is up to the Paediatrician/specialist who first completes the CDA form to tick the appropriate box to say there is no need to review the medical form as DS is a lifelong disability.
- If you have a problem with this review process ensure your paediatrician is aware of the different tick boxes.

## 2. Needs Assessment

- completed every year by a NASC agency (more often if circumstances change)
- leads to support funded by ministry of health
- usually carer support/respite care days
- can also provide home help, night sitter, personal care, equipment, housing modifications
- A government intersectorial working group is currently reviewing carer support NZDSA is planning to make a submission. please email [taniagarrett@paradise.net.nz](mailto:taniagarrett@paradise.net.nz) if you have any issues you would like us to include.

*Benefits (dependent on income) which some NZDSA families may be able to receive are;*

- Disability Allowance,
- Child Care Subsidy
- Family Support

see [www.winz.govt.nz](http://www.winz.govt.nz)