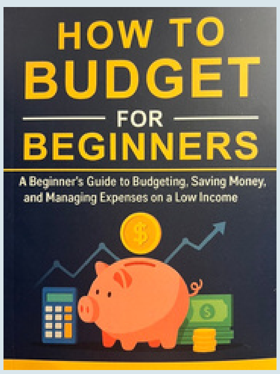
UNDERSTANDING AUTISM PODCAST

SEASON 2 EPISODE 55:TAKING CHARGE OF YOUR OWN PERSONAL FINANCE (PART ONE)

A big challenge in transitioning to living alone is the experience of managing a budget. This can be especially difficult if you are neurodiverse and have no previous experience in running your own household. Dealing with limited income, bills, taxes, unexpected events; it all adds up. In this first of two episodes, we explore basic budgeting practices and reflect on our own experiences as we tried to manage our own debt as young adults.

LINKS



How To Budget For Beginners by Simon Ray

RESOURCES

Young AmeriTowne

EPISODE 55 PART 1: OUR REFLECTIONS & ASSESSING YOUR OWN FINANCIAL SITUATION

INTRODUCTION 0:00-1:55

REFLECTING ON OUR OWN EARLY BUDGET EXPERIENCES 1:55-26:37

TEACHING BUDGETING IN SCHOOLS 26:37-44:10

CASH VS. CARD? OUR EXPERIENCES IN USING THESE VERY DIFFERENT FORMS OF PAYMENT 44:10-1:16:24

TEACHING BUDGETING TO NEURODIVERSE YOUNG PEOPLE 1:16:24-1:25:41

SIMON RAY: WHY SMART BUDGETING MATTERS 1:25:41-1:37:27

- Clarity and Control
- Reducing Stress
- Prioritizing Needs
- Finding Opportunities
- Planning for the Unexpected
- Building Towards Goals

ASSESSING YOUR OWN FINANCIAL SITUATION 1:37:27-2:09:55

- Calculate Your Monthly Income
- Track Your Monthly Expenses
  - Find a system that works for you
  - Organize your spending
  - Avoid common pitfalls

CLOSING PART ONE 2:09:55-2:11:03

UNDERSTANDING AUTISM PODCAST

SEASON 2 EPISODE 56:TAKING CHARGE OF YOUR OWN PERSONAL FINANCE (PART TWO)

In our second of two episodes on taking charge of your own personal finance, we continue the conversation around basic budgeting practices through Simon Ray's book, "How to Budget For Beginners: A Beginner's Guide to Budgeting, Saving Money, and Managing Expenses on a Low Income." We also reflect on how budgeting can be especially challenging for neurodiverse people.

EPISODE 56 PART 2: TAKING CHARGE OF YOUR OWN FINANCES

INTRODUCTION 0:00-1:05

ASSESSING YOUR OWN FINANCIAL SITUATION 1:05-16:01

- Step 3: Recognizing Your Unique Challenges
- Ray's Resources and Tips
- Our Reflections

SETTING REALISTIC GOALS 16:01-40:55

- Step 1: Understanding Short Term vs. Long Term Goals
- Step 2: Goal Setting Methods (SMART Goals)
- Step 3: Building Motivation and Staying Accountable
- Resources & Tips

CREATING YOUR BUDGET: WHICH SYSTEMS WORK FOR THE NEURODIVERSE PERSON? 40:55-1:07:28

- Envelope System
- Zero-based Budget
- 50/30/20 Rule
- Pay Yourself First
- Automated Budgeting

6 STEPS IN CREATING YOUR OWN BUDGET 1:07:28-1:24:35

A SAMPLE BUDGET: WHAT HIDDEN VALUES AND CHOICES ARE EMBEDDED IN A BUDGET? 1:24:35-1:35:34

FIXED VS. VARIABLE COSTS & LOANS 1:35:34-1:54:52

HOW TO INCREASE YOUR MONTHLY INCOME: AVOID PAYDAY LOANS 1:54:52-1:58:33

OUR FINAL THOUGHTS ON BASIC BUDGETING THAT IMPACTS NEURODIVERSE PEOPLE 1:58:33-2:23:38

CLOSING PART TWO 2:23:38-2:26:38

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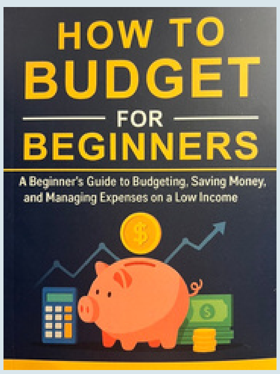
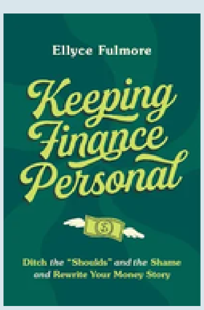


How To Budget For Beginners by Simon Ray

RESOURCES

QueeredCo.com Financial Advice



Keeping Finance Personal by Ellyce Fulmore (book)