

## Make a Difference in the Lives of Adults with Developmental Disabilities! Join the Kootenay Community Council

The Kootenay Community Council helps to support community inclusion, citizenship and full participation of people with developmental disabilities. The council includes leaders of all kinds: families, self advocates, friends, service providers, and other community partners. Council members volunteer their time because they are passionate and dedicated to using their expertise and experience to create more inclusive communities, and break down the barriers associated with disability. Kayleigh, a Kootenay Community Council member for the past two and a half years says, "I love being on the council. I joined because I get to help people and support



the community".

Community Councils are a real, local and direct venue for persons with developmental disabilities, their families and support persons to participate in and have a say in activities in their community. "I joined the Council because I can see so many places where persons with diverse abilities can make real contributions to their community", said Terry, Kootenay Community Council member. "The Council gives me a chance to hear directly from persons with diverse abilities what they want to do, how

they can contribute and what support they need to be valuable members of their communities".

Community Councils work with Community Living BC to ensure their accountability to community, to inform them of local trends and innovation and to act in an advisory role at the local and regional levels. Community Living BC is the Crown Corporation that provides funding to support adults who are living with developmental disabilities in BC. To learn more about the Kootenay Community Council contact, Jennifer Terwoord, CLBC Integrated Manager at: 250 365-8558. We look forward to hearing from you!

# Family FIRST

## Taking control of your own finances



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*Controlling your finances can help you say hello to your dreams and goodbye to your debts.*

Would you be able to give an accurate answer if you were asked what your total monthly income and expenses were? If not, you would probably benefit from keeping closer tabs on your household finances. By staying on top of what's coming in and what's going out you can be better pre-

pared for a rainy day. It can also help you tuck money away for dream purchases and be more effective in reducing your debts. By creating a monthly budget, you can keep better track of where your money is going and then decide where you would like it to be going.

To draw up a list of

your income and your expenses you need a piece of paper, a pen, monthly bills going back a few payment cycles, and a bit of uninterrupted time. Draw a line down the middle of the paper and list your sources of income on one side and your expenses on the other. Income is the

easiest section to complete: write down all the money you receive in a month, including any salary, tips, government allowances, and child support payments.

The expenses section can be a bit more difficult. First of all, note all your fixed expenses, meaning all those that recur every month: rent or mortgage, electricity, telephone, cable TV, house and car insurance, child support payments, and any regular school fees. Next, list the other expenses that vary from month to month, such as groceries, car repairs, gas, clothing, and dental care. Lastly, list all discretionary expenses — the non-essentials — such as restaurants, movies, alcohol, lottery tickets, and the like.

This exercise will allow you to see exactly where your money is going and where you will have to cut back in order to save for emergencies or for long-term dreams. If you think you need help with that, you could always consult a financial advisor. In no time at all, you will see that you and your family can keep a tighter rein on your money and actually control where it goes.

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