



Managing money when a family member goes to prison

"We need more support, not them. It can be stressful at times, when I put money into his Trust account then realise I need it for basic things."

When a family member goes to prison you may find yourself under considerable financial strain. You may have lost the main income earner in your family and you may have taken on the care of other family members into your home. Or you may feel there is more money if a big part of the family income was going on drugs and alcohol.

Ideas for handling extra costs

It costs money to travel to see someone in prison, especially if you have to stay somewhere overnight. There could be additional money going out to pay for phone calls and other items like clothing for the person in prison too. You may want to consider setting up an 0800 number for your hotline so the person in prison can call you for free, saving you money down the line.

You may be feeling pressure to put money into your family member's prison account so they can buy things inside. If this is the case it's important to remember that the person in prison is having three meals a day and has somewhere to sleep. You must make sure you and any children in your care have the same before giving more money than you can manage to them.

You could find yourself feeling responsible to pay someone else's debts while they are incarcerated. This may include debts to people who are owed money for drugs or other illegal activity. If this is the case you can speak confidentially to someone at Pillars for support.

It can be tempting to make up for the loss of a parent by spending more on the children. Try to think of free activities to do together or treats that don't cost much. Your local family centre or library may have free activities. Consider hiring a DVD through the library and making your own popcorn for a fun movie night in.

Getting support

If your family member has always paid the bills and the accounts are in their name you may need to arrange for them to sign a form saying they give you authority to act on their behalf. If you are having trouble paying you may be able to renegotiate finance terms and put a hold on some accounts. It is much better to talk to the companies before the bills get too high. Late fees, disconnection and reconnection fees will only make things worse. Most companies would rather negotiate with you to pay a small amount regularly than receive nothing from you.

If you are unsure about negotiating terms of repayments seek help. Be wary of taking loans or debt consolidation from agencies that charge large fees. A financial counsellor or your bank may be able to assist you for free.

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You may need to go to your local Work and Income Officer for income assistance. You can also visit their website to see if you are eligible for any benefits. Some people feel disloyal saying they are separated while their partner is in prison. If they are going to be away for a while however it is realistic to see yourself as a single parent for the time being. Work and Income recognise this and have an online checklist that includes a place to state if you are in a relationship but your partner is in prison.

Some community support agencies will have money to help you pay for bills or activities for the children.

Who can help?

Pillars - Pillars has a range of services including a free and confidential helpline for anyone who is affected by the imprisonment of a close family member or friend. Phone 0508 PILLARS (0508 7 45 527) or visit www.pillars.org.nz

Family Budgeting Service - offer free confidential budgeting advice over the phone or face to face. Phone 0508 BUDGETLINE (0508 283 438) or visit www.familybudgeting.org.nz

Citizens Advice Bureau - Provides free information on debts, loans, repossession and other financial matters. Specialist Welfare / Beneficiary clinics ensure that people are receiving their full entitlements. Phone 0800 367 222 or visit www.cab.org.nz

Work and Income - General Enquiries, phone 0800 559 009 or visit www.workandincome.govt.nz

Department of Corrections - The website provides information for friends and families of people in prison, visit www.corrections.govt.nz

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