



Iona Bain's Dyscalculia Tips

I am no specialist, but as someone who has dyscalculia, these tips are based on what has worked for me:

1 What kind of learner are you?



I am a very visual learner, so I find it much easier to grasp quantities, measurements, or changes when they are represented through illustrations, charts, graphs, diagrams, or distinct colours. That's why I find digital budgeting tools helpful. It's hard to grasp how much I'm spending or saving just by looking at numbers. When I used to get statements from my bank in the post, I'd find them confusing, especially if my incomings and outgoings weren't even in two different columns. But when they are presented in a pie chart or a progress bar on my online bank account, I can much more easily get my head around what has happened and figure out my next steps.

However, you might prefer to work with cash if you struggle with the intangible nature of digital money. Explore some cash-budgeting techniques like envelope stuffing if you want to keep a firm grip on your spending.

2 Take your time.

Life involves dealing with numbers, but not many situations require you to do so under pressure. So, make sure you're energised, focused and calm before tackling any money maths like budgeting.

Whenever you're spending a significant sum of money or signing a contract, take your time so you can get the sums right and work out if it's a good deal for you. Don't be pushed into deciding quickly. If something doesn't feel right or you don't understand how it works, walk away.

Most financial transactions give you the right to a refund and/or a decent cooling off period, with a few exceptions. Always check the terms and conditions before you buy or sign on the dotted line.

I also make sure that prospective clients, employers, or colleagues know not to put me on the spot when it comes to arithmetic (and it's seldom necessary).



3 Figure out pure value.

Get to know the main money and maths mazes! Here are two examples.

1. The headline prices of items on supermarket shelves shout loudest but always check the price per unit (per 100g, per kilo or litre) which is usually in much smaller print! This helps you weigh up "pure" value once you strip out differing quantities.
2. Mortgages often come with fees. Figuring out the total cost of the mortgage when you take both the loan and the fee into account is crucial for sussing out how much you'll actually pay.

