

# The Business of Living

*Tips for shopping and money-handling when you're visually impaired*

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## It's All in a Day's Work

There's no denying that low vision adds some challenges to managing the business of everyday life, but a few simple adjustments can help you keep your affairs in order. Here are some suggestions to help you handle your money and financial organization with greater ease. Feel free to adapt them to suit your preferences – the proven rules for success are to create systems that are logical and work for you – and then be rigorous and consistent in following them.

- **Adopt a system for folding your cash.** You can tell different denominations apart with this simple system: Keep \$1 bills unfolded; fold \$5 bills in half; fold \$10 bills in half twice; fold \$20 bills in half lengthwise. Avoid carrying bills over \$20.
- **Get a feel for your small change.** You can distinguish coins by feeling them. Quarters and dimes have ridged edges. Pennies, nickels and the occasional Susan B. Anthony dollars have smooth edges.
- **Organize your wallet.** Try using a wallet that has separate compartments for different bills. If you prefer a wallet with a single bill compartment, pick a specific location for each type of bill. For example, place \$1 bills in back, folded \$5 bills in the left front; double-folded \$10 bills in the right front, and folded \$20 bills behind the \$1 bills.
- **Find a low vision-friendly ATM.** Many banks have ATMs with large-print touch screens, talking features, and raised type or braille. Remember, when using a debit card, always enter your PIN number yourself. Never allow anyone else to do it for you.
- **Use raised-line, large-print checks and deposit slips.** These are called "bold" or "guideline" forms, and banks are required to provide these upon request. They cost the same as standard checks.



*Empowering visually impaired  
people to live fulfilling lives*

## The Business of Living (continued)

- **Enhance your handwriting ability.** You can overcome difficulty locating lines or keeping the spacing and angle of letters even by using large-print and boldly lined paper and by writing with felt-tip pens that have dark, broad points. You can also make sure your signature always ends up in the right place by using a variety of writing guides and templates that have slots to define writing areas.
- **Streamline your shopping.** Online shopping is convenient and can save you money. Many online catalogs have photos that can be enlarged for better viewing. When you head out to shop, visit the store's Web site first to see what items they carry. If there's something you really want, call ahead to make sure it's in stock, and ask where it is located in the store. When grocery shopping, organize your list to follow the layout of the store to avoid backtracking. And don't forget, many grocery stores now offer home delivery, which can save you a trip.

With a little planning and organization, the financial details of your daily routine can operate smoothly, leaving you more time to focus on the real business at hand – living your life to the fullest! Let us help you get started. We offer hundreds of free resources, classes and services. For more information, call us or visit us online.

***Stay up to date on ways to help visually impaired people live fulfilling lives. Join our free online community at [solutionsinsight.org](http://solutionsinsight.org).***