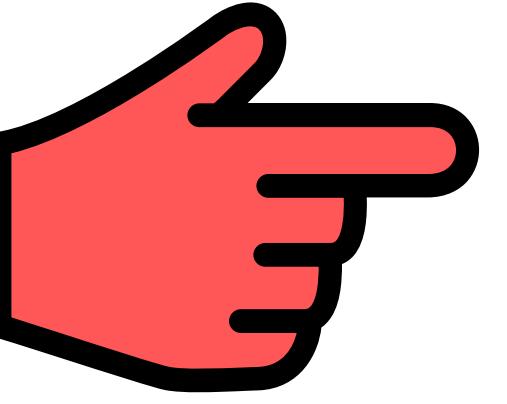


For ENGLISH text go
to page 3



Prosiect
Paratoi



Yma, rydyn ni'n ystyried beth yw eisiau
rhywbeth ...

Cyllidebu

- I'lhelpu i ddeall faint o'r pethau rwyti eisiau cael rwyti ti'n gallu eu fforddio mewn gwirionedd, llunia gyllideb.
- Ystyr cyllideb yw cynllunio'r arian sy'n dod i mewn a pha arian sy'n mynd allan.
- I gael rhagor o wybodaeth am gyllidebu, siarad â'th gynghorydd personol

EISIAU

Beth yw eisiau?

- Er cymaint mae **eisiau** llawer o bethau braff, newydd arnon ni i gyd, rwyti ti'n gallu byw heb rhywbeth rwyti ti **eisiau**
- Fel rheol mae pethau rydyn ni eisiau'n gwneud i ni deimlo'n dda - ond dim ond am gyfnod byr, o bosib.



Prynu'r hyn rydyn ni eisiau

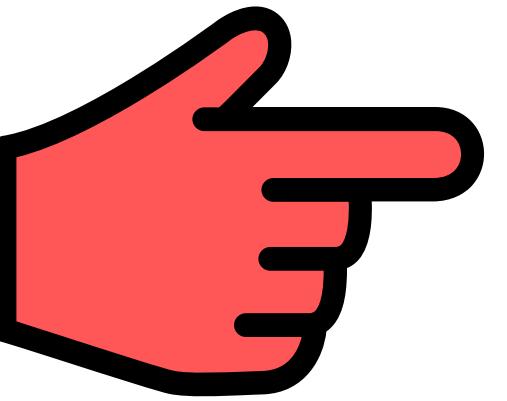
- Os byddwn ni'n prynu'r hyn rydyn ni **eisiau** bydd hynny'n gwneud i ni deimlo'n dda am ychydig, fwy na thebyg
- Mae'n bwysig sicrhau dy fod yn cael pethau rwyti eisiau am bell waith
- Ond weithiau, rydyn ni'n rhuthro i brynu rhywbeth rydyn ni **eisiau** heb feddwl am yr union gost neu heb ystyried a fydd prynu'r eitem yn golygu bod dim arian gennyn ni i brynu'r pethau sydd **angen**

Pethau rydyn ni eisiau

Gallai pethau nodweddiadol rydyn ni eisiau gynnwys:

- Trênyrs newydd
- Y math diweddaraf o ffôn symudol
- Y consol gêmâu diweddaraf
- Dillad gan ddylunwyr
- Bwyta allan/cludfwyd





.....Ac yna mae'r pethau mae angen i ni brynu neu dalu amdanyn nhw.

Cymorth gyda dyledion

Os wyt ti ar ei hól hi gyda rhai taliadau, paid â mynd i guddio.

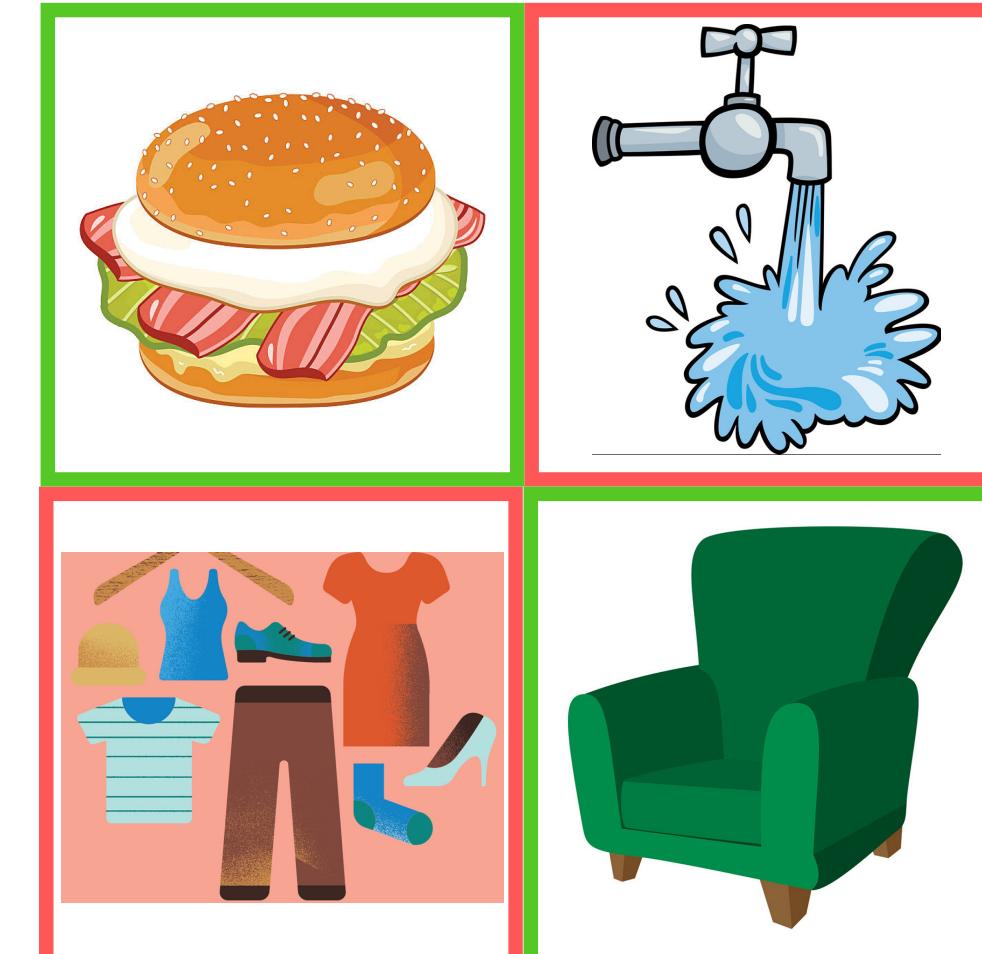
Po gyflyma byddi di'n dweud dy fod ti'n cael trafferth, mwya tebygol fyddan nhw o gydymdeimlo.

I gael cymorth a chyngor:

- Siarad â'th Gynghorydd Personol
- Cer i weld Cyngor ar Bopeth
- Siarad â'th Swyddog Cymorth Tenantiaeth
- <https://www.turn2us.org.uk>
- <https://www.stepchange.org>

Beth yw angen?

- Dydy angen ddim mor gyffrous ag eisiau rhywbeth!
- Mae'r rhain yn bethau y gall fod eu **hangen** arnat ti i fyw
- Neu gallan nhw fod yn bethau mae **angen** i ti eu talu er mwyn sicrhau dy fod ti'n cael aros yn dy gartref
- Os wyt ti'n dewis peidio â phrynu neu dalu am rywbeth sydd ei **angen** arnat ti, bydd yna ganlyniadau.



Enghreifftiau o bethau sydd eu hangen arnat ti ...

Pethau mae **angen** i ti eu prynu:

- Bwyd
- Dillad sylfaenol
- Celfi sylfaenol i'r tŷ

Pethau mae **angen** i ti dalu amdanyn nhw:

- Rhent
- Cyfleustodau (trydan, nwy)
- Trwydded deledu
- Biliau dŵr
- Contract ffôn symudol

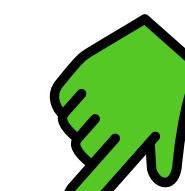
ANGEN

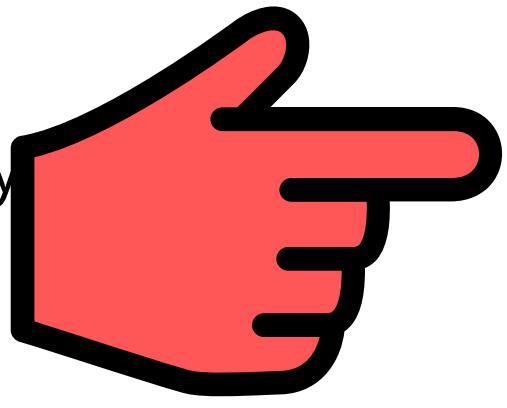
Beth fydd yn digwydd os na fydda i'n talu?

- Os nad wyt ti'n talu dy rent, mae perygl y cei di dy droi allan (gorfod gadael y tŷ)
- Os nad wyt ti'n talu dy filiau, byddi di mewn dyled, sy'n golygu y gall cwmnïau gymryd camau i'th orfodi i dalu
- Os nad wyt ti'n prynu bwyd, fyddi di ddim yn gallu byw

Os yw'r pwysau o ddal i fyny â'r biliau yn ormod ac yn effeithio ar dy iechyd meddwl, gofyn am gymorth. Siarad â'r canlynol:

- dy gynghorydd personol
- dy weithiwr cymdeithasol
- Y Samariaid 116123
- Childline 0800 1111





Here we look at what a want is.....

Budgeting

- To help you understand how many of the things you want you can actually afford, create a budget.
- A budget is when you plan what money you have coming in and what money goes out.
- For further information about budgeting speak to your personal advisor

WANTS

What is a want?

- As much as we may **want** lots of nice new things, a want is something that you would be able to live without if you didn't have it
- **Wants** typically make us feel good- but maybe only for a short amount of time.



Buying what we want

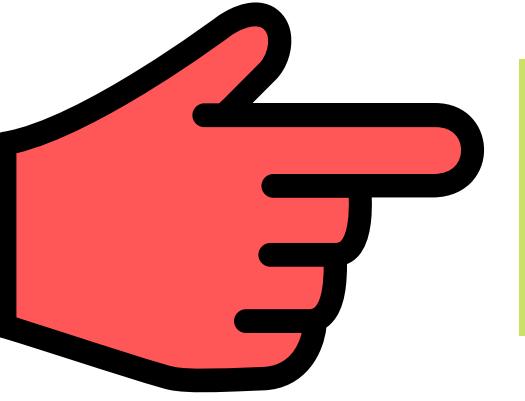
- If we buy what we **want** it will probably make us feel good for a bit
- It is important to make sure you have things you **want** occasionally
- However, sometimes we jump to buy things we **want** without thinking about their actual cost or if buying it will mean you don't have money for things you **need**

Things we want

Things we **want** may typically include:

- New trainers
- The latest model of mobile phone
- The latest games console
- Designer clothes
- A meal out/takeaway





And then there are things we need to pay or
need to buy.....

Help with debt

If you have fallen behind on some payments,
don't hide away.

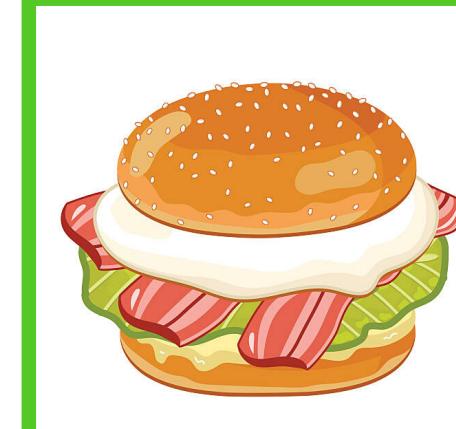
The quicker you tell them you are struggling
the more likely they will be understanding.

For help and advice:

- Speak to your Personal Advisor
- Go to Citizens Advice
- Speak to your Tenancy Support Officer
- <https://www.turn2us.org.uk>
- <https://www.stepchange.org>

What is a need?

- Not as exciting as a want!
- These are things that you may **need** to live
- Or they may be things you **need** to pay to ensure you carry on living in your home
- If you choose not to buy or pay for something you **need** there will be consequences.



Examples of things you need.....

Things you **need** to buy:

- Food
- Basic clothing
- Basic furniture in your home

Things you will **need** to pay:

- Rent
- Utilities
- TV Licence
- Water bills
- Mobile contract

What happens if I don't pay?

- If you don't pay your rent there is a risk you will be asked to leave your property (evicted)
- If you don't pay your bills, you will be in debt which means companies can take action to force you to pay
- If you don't buy food, you won't be able to function

If the pressure of keeping up with the bills is too much and affecting your mental health, ask for help.
Speak to:

- your personal advisor
- your social worker
- Samaritans 116123
- Childline 0800 1111

