



I gynyddu'r siawns y byddi'n gallu cynilo arian, gofala dy fod ti'n derbyn yr holl arian sy'n bosib o lefydd eraill.

## Grantiau

Yn dibynnu ar dy incwm presennol o fudd-daliadau neu o swydd, efallai gallet ti gael grant. Mae grant yn arian sy'n cael ei roi i ti i'th helpu i dalu am eitem benodol. Does dim rhaid i ti dalu grant yn ôl.

- Siarad â'th Gynghorydd Personol am y grantiau gallet ti eu hawlio gan yr awdurdod lleol.
- Os oes gen ti blentyn, edrych ar yr adnodd sydd gennym ni i rieni
- Edrych ar yr adnodd sydd gennym ni am fudd-daliadau a hawl i fudd-daliadau i weld beth gallet ti ei gael tuag at gostau ynni
- Mae Ymddiriedolaeth y Tywysog yn cynnig grantiau tuag at rai o gostau sylfaenol hyfforddiant neu swydd newydd
- Mae Capston Care Leavers Trust yn cynnig grantiau ar gyfer eitemau hanfodol i bobl ifanc sydd â phrofiad o ofal

## Gwerthu Eitemau

Os oes gen ti bethau yn y tŷ dwyt ti ddim yn eu defnyddio bellach, fel dillad neu gêmâu cyfrifiadurol, rho gynnig ar eu gwerthu nhw i godi'r arian sydd ei angen.

Gelli di roi cynnig ar werthu eitemau yn y manau hyn:

- grwpiau prynu/gwerthu ar eBay neu Facebook
- Shpock
- Siop leol sy'n cyfnewid gêmâu cyfrifiadurol

## ISA Pobl Ifanc

- Os wyt ti wedi bod mewn gofal am fwy na 12 mis bydd yr awdurdod lleol wedi trefnu ISA Pobl Ifanc i ti
- Unwaith rwyt ti'n troi'n 18 oed, byddi'n gallu cael yr arian yma os byddi di angen
- Ond, os nad oes ei angen arnat ar hyn o bryd, beth am ddal ati i gynilo'r arian fel bod arian gen ti pan fydd angen

## Cyflogaeth

Os wyt ti mewn gwaith a bod angen rhagor o arian arnat ti, efallai byddi di am wneud y pethau yma:

- Holi a fydd goramser ar gael yn yr wythnosau nesaf
- Gwirio dy fod ti'n cael yr hyn mae gen ti hawl i'w gael trwy edrych ar yr adnodd sydd gennym ni ar Fudd-daliadau a Hawl i fudd-daliadau – cyflogaeth.
- Gwirio oes modd hawlio rhai budd-daliadau a gweithio ar yr un pryd. Edrych ar yr adnodd sydd gennym ni ar gyflogaeth neu cysyllta â'r Cyngor Ar Bopeth Lleol

## Budd-daliadau

P'un a wyt ti'n gweithio neu beidio, efallai byddi di'n gallu hawlio rhai budd-daliadau. I wirio dy fod ti'n cael yr hyn mae gen ti hawl i'w gael, edrych ar:

- yr adnodd Budd-daliadau a hawl i fudd-daliadau rydyn ni wedi ei baratoi
- Siarad â'th Gynghorydd Personol
- Siarad â'th Anogwr Gwaith yn y Ganolfan Waith
- Siarad â'r Cyngor ar Bopeth Lleol



To increase your chances of being able to save money, make sure you are getting all of the money you can from other places.

## Grants

Depending on your current income from benefits or a job, you may be able to get access to a grant. A grant is money you receive to help you pay for a specific item. You do not have to pay a grant back

- See our resource for parents if you have a child
- See our resource on benefits and entitlements to see what you may be able to get towards energy costs
- Speak to your personal advisor to see if you can get any grants from the local authority
- The Princes Trust offer grants towards some basic costs of training or a new job
- Capston Care Leavers Trust offer grants to care experienced young people for essential items

## Selling items

If you have some things you no longer use such as clothes or computer games try selling them to raise much needed money.

Places you can try selling items include:

- eBay
- Facebook- buy/sell groups
- Shpock
- A local computer game exchange store

## Junior ISA

- If you have been in care for over 12 months a Junior ISA will have been set up for you by the local authority
- Once you turn 18 you can get this money if you need it
- However if you don't need it now, how about carrying on saving the money so you have money when you need it

## Employment

If you are in work and you need more money you may want to try:

- Asking if there is any overtime available in the coming weeks
- Checking you are receiving what you are entitled to by going to our Benefits and Entitlements- employment resource.
- Checking whether you can claim some benefits at the same time as working. See our resource on employment or contact your local Citizens Advice

## Benefits

Whether you work or not, you may be able to claim some benefits.

To check you are getting what you are entitled to see our:

- Benefits and entitlements resources
- Speak to your local Citizens Advice
- Speak to your Job Centre Work Coach