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Asperger syndrome adult wants her own credit card

By Sally Herigstad



Dear To Her Credit,

I am a 29-year-old with Asperger syndrome, and I am suffering financially. I have been under a conservatorship since I was 18 (which I suspect to be a guardianship), and honestly my mom does not let me have much financial freedom. What's worse, she can be verbally abusive with me over a lot of matters. I am kept on \$20 a week in "allowance," never allowed to use my checking account, have no access to my savings and have been seemingly banned from ever having a credit card. I also am on some form of SSI (I don't know what kind) and am unable to even get a job for some reason (I am assuming they are doing background checks and finding I'm disabled). She treats me like I am a 6-year-old who cannot handle herself, and yet I have clearly matured.

I have three questions: 1) Is there any way to end this financial (and psychological, due to the aforementioned verbal abuse) nightmare? 2) Will I EVER be able to get my own credit card? 3) Is there any way I can survive without relying on handouts? -- Tanya



Dear Tanya,

Asperger syndrome shouldn't stop you from taking control of your own life. Many, many people have Asperger syndrome and live independently, have families and accomplish great things. I've even heard it said that you can hardly be a genius without a splash of Asperger! As an "Aspie," you may go about things in a different way than most people. However, you have just as much opportunity -- and right -- to live your life to the fullest as anyone else does.

Patricia Maisano, CEO and founder of [JKOR](#), a national network of healthcare advocacy and guardianship offices, regularly deals with situations like yours. She says, "Some people have referred to [Asperger syndrome] as a lighter form of autism, but it is not autism. The individual usually is quite intelligent, but their ability to communicate and their social skills are just a little bit off the mark. It's not something where the person really cannot function."

Asperger can be mild to severe, like most disorders. "Think of it as the brain just working in a different way," Maisano says. "It's a lifetime condition, there's no treatment, there's no medication, it's just the way it is." Maisano meets many people with Asperger syndrome who function very well.

When your mother became your formal guardian when you turned 18, the courts must have thought that was the best and most natural course. However, an 18-year-old is very different from a 29-year-old -- with or without Asperger syndrome. Of course you have matured. It doesn't sound like your guardianship case has kept up with the fact that you have grown up.

To Her Credit




Sally Herigstad is a certified public accountant and the author of "Help! I Can't Pay My Bills: Surviving a Financial Crisis" (St. Martin's Press, 2006). She writes "To Her Credit," a weekly reader Q&A column about issues involving women, credit and debt, for CreditCards.com.

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Updated: 11-30-2012

National Average	14.96%
Low Interest	10.40%
Balance Transfer	12.62%
Business	13.13%
Student	13.31%
Cash Back	14.30%
Airline	14.63%
Reward	14.80%
Instant Approval	15.49%
Bad Credit	23.64%



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The courts have changed, too. If you were being put under a guardianship today as an 18-year-old, chances are it would not be as restrictive as the guardianship you have been under all this time. "The courts know so much more than they did 10 years ago," says Maisano. Guardianships can be specialized for a case -- it's not all or nothing.

Nowadays, courts expect guardians to help clients reach a point where they need the guardian less and less, or perhaps not at all. Individuals should be as free as possible.

It doesn't sound like your mother is helping you become more independent. She may still see you as your younger self or she may not be willing to let you make any mistakes. Everyone makes mistakes -- that's life. She's going to have to let go and let you learn.

I'm sorry to hear that you feel your mom verbally abuses you. That is not acceptable. Your relationship with your mom is very important, and the close control she has over your life is not helping. My guess is that the best thing you can do if you want to get along better with your mom is to grow into a relationship of parent and adult child, not parent and perpetual dependent.

Looking at this situation from your mom's point of view, she wants to protect you completely. That's very common. Maisano sees parents figuratively wrap their arms around their children, as if they can put them in a plastic bag and not let the world hurt them. "We don't know her life," says Maisano. "Maybe she's the epicenter of her universe. Maybe she saw it early on in her life and started shielding and protecting her, and isolating herself."

Maisano advises you to contact your county's adult protective services or equivalent department. Ask about getting an attorney and a doctor's evaluation. The courts can appoint a doctor to help make that decision. Your attorney can ask the court to modify or remove your guardianship, depending on what the doctor decides.

You may have the guardianship removed or you may have a much more limited guardianship, depending on the judgment of the evaluating doctor. For example, the courts could say you need a guardian, but you can handle up to \$1,000 per month. Whatever the decision of the court, your mom must abide by it.

It's very possible you may be able to have a credit card. At some point, a court decided you could not handle your own financial affairs. With a new evaluation, it will be spelled out more clearly what you can do.

I don't think potential employers are turning you down because you are disabled. There's no database of people who are disabled, and Asperger syndrome alone would not disqualify you from working. In fact, some professions seem to attract people with varying degrees of Asperger characteristics. I suggest getting involved with Asperger associations or groups and getting any help you need searching for a job and advancing your career.

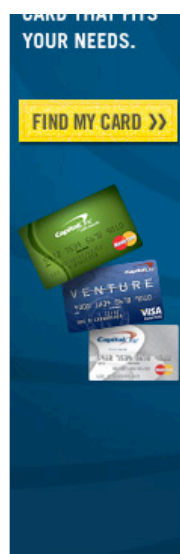
You sound intelligent and capable. It's time to start making decisions and living your life. Good luck!

See related: [Credit card charges made by minor are invalid](#)

Sally Herigstad answers questions about credit every week for CreditCards.com. Herigstad is a certified public accountant, author and speaker. She also writes regularly for MSN Money, Interest.com, Bankrate.com and RedPlum.com, and has been a guest on Martha Stewart radio and other programs. You can read more about personal finance and download free budgeting worksheets at her website: www.sallyherigstad.com

To Her Credit answers a question about a debt or credit issue from a CreditCards.com reader each week. [Send your question to Sally.](#)

Published: November 23, 2012



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