

WATERFORD INTELLECTUAL DISABILITY ASSOCIATION

Title: SERVICE USERS' FINANCES AND PERSONAL PROPERTY

SD-10

1.0 Scope

- 1.1 The management of service users' finances and personal property by the service.

2.0 Aims and Values

- 2.1 Wherever possible, service users are encouraged and enabled to manage their own financial affairs, and take responsibility for their own property.
- 2.2 Where the service is involved in the administration of the financial affairs of a service user, the service user remains in control and fully informed of actions taken on their behalf.
- 2.3 Service users are encouraged to make use of bank / building society / credit union accounts and deposit money in these accounts.

3.0 Contents

- 6.0 Welfare / benefits books.
7.0 General guidelines.
8.0 Financial Discrepancies.
9.0 Capacity Concerns.
10.0 Pooling Monies.
11.0 Wills/Death Expenses.
12.0 Handing Monies and Property back.
13.0 Auditing service users finances.
14.0 Debit Cards

4.0 Referenced Documents

- C4-077A Daily Report Record.
QP-04 Gifts, Wills and Bequests Policy.
C4-SCD Staff Communications Diary.
C4-SUPMPB Service User's Personal Monies and Property Book.
C4-076 Service User's Clothing/Personal Possessions.
C4-145 Service User's Finances Audit.
C4-154 Debit Payment Record

5.0 Responsibilities

- 5.1 The manager and all staff.

This is the procedure to be followed

6.0 WELFARE BENEFITS BOOKS

- 6.1 If the service is asked to become the holder of the service user's welfare benefits book / card, it should be kept in a safe place and a record made in the Service User's Personal Monies and Property Book, C4-SUPMPB. However all services should have access to a locked cupboard/drawer in their own bedroom/area where they should be encouraged to store their valuables, including monies, property and documentation.
- 6.2 The manager should encourage services users to have their benefits paid directly into their own bank account where possible. However, in circumstances where this is not possible, other arrangements will be made and these should be recorded in the Service User's Personal Monies and Property Book, C4-SUPMPB. This information is most important if the welfare benefits book is lost or stolen.
- 6.3 The manager should be aware of the service user's wishes before handing over any property or monies to the service user's family. In order to minimise the risk of dispute, the manager should maintain meticulous records of all service user's financial transactions.

7.0 GENERAL GUIDELINES

- 7.1 Adults in residential services should have their own personal account in an appropriate financial institution. The decision about where to place the account should be made based on current information on competitive interest rates, customer service, ease of access to the funds and any other relevant consideration. Service users in W.I.D.A. residential services should have their disability allowance paid into their personal account. This is to ensure transparency for the service user and staff with the person's finances. The only acceptable exception to this is if an order has been made by the high court, appointing another person responsible for a service user's finances.
- 7.2 Residents should open an account in their own name only and they should be the only signatory on the account. Under no circumstances should staff be named as account holders on any account held by an individual service user.
- 7.3 PIN numbers and bank cards should be stored separately in a safe place. PIN numbers should not be readily available to any staff working in a service, but shared on a 'need to know' basis.
- 7.4 Bank statements and other financial information relating to any service user should be treated with confidence and respect and shared only with people who require the information.
- 7.5 All staff assisting the individual with transactions such as lodgements / withdrawals relating to their personal finance account must ensure that correct receipts are obtained from the financial institutions and are recorded / maintained on the service user's file.

- 7.6 Staff supporting individuals when spending money should ensure that correct receipts, where possible, are obtained from the shops / restaurants and returned for recording.
- 7.7 In lone working services, every transaction in the Service User's Personal Monies and Property Book, C4-SUPMPB must be signed by one member of staff and the service user where appropriate.
- 7.8 Where there are two staff, either during the day or at handover time, the balance of all accounts must be checked and this check documented on the sheet and signed by both staff.
- 7.9 Any discrepancies must be reported to the service manager or manager on duty.
- 7.10 Any wages paid to service users through WIDA (eg paper round, delivering leaflets etc) must be recorded and issued to service users at the earliest available opportunity.
- 7.11 Staff supporting service users in the community must ensure that records of monies contributed and spent are maintained by encouraging the service user to obtain receipts for purchases and bank transactions.
- 7.12 Staff facilitating individuals when spending money on shopping or social outings should ensure that correct receipts are obtained from the shops /restaurants / clubs etc. and returned for recording where possible.
- 7.13 Service users who express a desire to manage their own money have the right to retain this responsibility, unless they are legally deemed as not having the capacity to do so. Staff members can support and advise individuals but must respect the person's wishes in this regard. It must be clear to the service user and their family (where appropriate) that staff have no accountability around personal finances where it is agreed that people will manage their own money. If a service user chooses to manage their own finances they must put this in writing to the service manager. The service manager must in turn respond to this in writing outlining that WIDA will accept no responsibility for the service user's personal monies.
- 7.14 Any valuable items owned by a service user, in respite or residential service, should be itemised on C4-076 Service User's Clothing/Personal Possessions Inventory. Staff should ensure this list is kept up to date, and encourage service users to inform them if they purchase or are gifted valuable items. Service users are however, under no obligation to inform staff of any personal possessions they may have.
- 7.15 In respite services, staff will photocopy receipts prior to sending them home.
- 7.16 Where a receipt is not available, staff will write out a receipt on a receipt slip, and note why a receipt was not available.

7.17 In children's residential services:

Staff should:

- Encourage children to become familiar with the use of money. Managing a personal income, handling cash, choosing between items of expenditure, owning personal

possessions and the option to save purposefully are basic rights. These may also help promote self-esteem, self-respect and choice.

- Encourage children to spend in a responsible manner.
- Exercise good judgement when advising children how to spend money.
- Ensure that children's money is only used for the personal benefit of that individual child.
- Refer to the Person In Charge/Designated Liaison Person any concerns in relation to misuse or inappropriate spending of children's money.
- Monitor the changing support needs of a child in respect to managing their finances.
- Ensure that records are maintained in respect of each transaction
- Ensure that children who manage their own money are reminded of the importance of to carry and store money/cards safely
- Ensure children's money is not loaned /borrowed to/by anyone
- Ensure children do not contribute to any communal fund.
- Ensure facilities for safe storage of monies and valuables are provided/utilised

The Person In Charge will ensure that children have access to advocates and/or legal advice in any suggestion where it appears they are subject to any form of financial abuse by a third party.

7.18 Records to be maintained in the Children's Residential Service

Where a child is deemed to need support with money, then staff must:-

- Keep a clear record of all transactions relating to the use of the child's money, including copies of receipts.
- Maintain records on an up to date basis, ensuring all information is available for audit by the Person in Charge.
- Ensure that all bank/credit union/post office books are secure
- Ensure that child's cash/cheques etc. are secure
- Ensure transactions recorded are signed by two staff members.

FINANCIAL DISCREPANCIES

- 8.0 Any errors found in Service User's Personal Monies and Property Book, C4-SUPMPB must be documented as the next entry. If the error cannot be reconciled it must be reported at the change of shift AND reported to the service manager, or nurse in charge, when he / she comes on duty.
- 8.1 The two staff signing the Service User's Personal Monies and Property Book, C4-SUPMPB at the end of a shift, must BOTH check the balance against what is documented. Where there is a single staff on duty in a service, that staff must check the balance against the monies available.
- 8.2 If, on preliminary investigation, the service manager, or the nurse in charge, concludes it is possible funds have been misappropriated, the Designated Liaison Person and The Director of Services must be notified immediately.

8.3 SD-14 Protection of Vulnerable Adults and QP-25 Protection & Prevention of Abuse must be considered in actions taken.

8.4 Staff non-compliance with this procedure and any misappropriation of service user's funds will result in disciplinary action, up to and including dismissal.

9.0 CAPACITY CONCERNS

9.1 WIDA assumes adults have the capacity to make their own decisions. All possible efforts will be made to ensure that individuals maintain the optimum level of autonomy and self-determination, this applies in all aspects of the person's life, including financial affairs. Individuals must be involved in decisions affecting them, including decisions around their finances, to the greatest extent practicable and consistent with their overall wellbeing.

9.2 In the absence of any Irish legislation on capacity, where there are concerns over a person's capacity to manage their own financial affairs, the manager should consult with the person's Support Network (family, key worker, advocate and any other person involved in assisting them with their affairs) at the point of admission and regularly thereafter. At all times the person should be involved in these consultations by using any necessary communication methods. There should be a specific forum for such discussions to take place and this may not necessarily be at a PCP meeting, as it will depend on who is present. A record of such discussions must be kept.

9.3 Where a service user requires an item / items, the cost of which exceeds €300, the manager should discuss this with the support network as described above and also the Assistant Director of Services/Director of Services. All such communications should be documented in C4-077A Service User's Daily Report Record. No staff, except the service manager should authorise spending of service users monies for anything other than general day to day expenses.

10.0 POOLING OF MONIES

10.1 Under no circumstances will any service users be supported by staff to pool monies to purchase equipment (essential / decorative / recreational) unless it has been discussed first with the Manager and the A.D.O.N. / D.O.S..

10.2 Prior to the purchase of any goods from pooled monies, there will be an agreement documented following discussions with the service users / appropriate support networks outlining what will happen if a service user moves on from the service.

10.3 Service users in residential services will, on admission and on annual review of utility costs, receive in writing how much they contribute weekly towards each utility bill. They will also receive a copy of all bills they contribute towards. This excludes groceries/household cleaning-these are available on request.

10.4 Service users will only contribute towards utilities bills by standing order, never by cash.

11.0 WILLS / DEATH EXPENSES

11.1 All service users in WIDA residential services should be encouraged and supported to seek independent advice and support in making a will which outlines their plans for their estate upon their death. Where applicable the service users support network should be involved in such consultations which must be recorded on C4-077A Daily Report Record.

11.2 All service users in WIDA residential services should be encouraged and supported to make provision for their death expenses.

12.0 HANDING MONIES AND PROPERTY BACK

12.1 Wherever monies are held on behalf of a service user, the manager should be prepared to return them to the service users on request. This might take the form of small amounts of cash to spend or the whole amount.

12.2 At the end of a stay in respite, the service users final balance is checked and signed by two staff and either returned to the service user, or stored safely in their luggage for collection by parents. The sheet/s in the Service User's Personal Monies and Property Book, C4-SUPMPB is filed in their Service Users File.

12.3 Where a request is received from a person other than the service user for the return of either property or money, the manager must take such steps as necessary to ensure that the request is genuine and the person is entitled to receive the monies or goods.

12.4 Where the service user has died or left the home, property should be handed only to a person who can prove their right to access the property. The Property Return Form of Indemnity - Part b. Relative, C4-053, should be completed.

13.0 Ensuring the safeguarding of Service Users Finances

13.1 All staff will receive training in this procedure as part of their induction.

13.2 Each month the Person in Charge will audit the service users finances using form C4-145 Service User's Finances Audit. Any discrepancies observed on this form will result in a report being issued to the Designated Person and the Director of Services. A collective decision will be made if the Gardaí should be informed. The service user's family/Circle of Support must be informed by the person in charge of the shift, and this must be documented.

13.3 Disciplinary procedures will be followed for any staff not complying with this procedure.

13.4 A six monthly audit of service user's finances will be undertaken by a suitable person who is independent of the service eg Accounts and Payroll Officer or Office Administrator using form C4-145 Service User's Finances Audit.

14.0 Debit Cards

14.1 All debit card transactions will be recorded on form C4-154.

This form will be audited against Bank Statements and receipts every 3 months.