
Accessible Finance Policy








January 2009

This accessible policy has been produced to assist the people we support to understand our policy framework within the context and best practice of inclusive communication. This accessible policy is not a substitute for the full policy document and therefore staff and managers must make themselves familiar with the full policy document.

The complete policy statement can be found within the Finance Policy document available from the Admin Team at the Consortium Office.

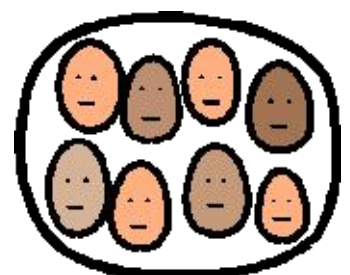
This is about how we can support people to look after their own money.

Introduction

<p>The people we support need to know how much money they have so they can know what to spend</p>	
<p>Some people may not be able to look after their own money so they need people to help them</p>	
<p>Some people may have others try to steal their money so we need to protect them from this</p>	
<p>We need to write down what happens to their money so we can see if people are taking it</p>	
<p>If people live together they will need to decide how they pay for joint things e.g. bills. They will need to sit down and talk about it</p>	

Deciding how much to spend

There are lots of people involved in sorting out the money of a person we support

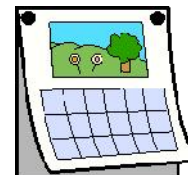


Everything to do with a person's money is written down in the 'Service User Financial Support Plan'

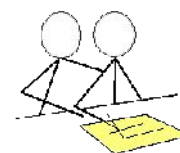
This needs to be filled out as soon as we know we are going to support someone

Tenant's Financial Support Plan		The Consortium
This plan helps you to plan together with the Consortium and other people who might help you, how you will manage your finances. You should make this plan: <ul style="list-style-type: none">• Before you start having support from the Consortium• You should also look at it at least once every year to see if it is still right for you.		
1) Details About You (the tenant)		
Your Name	Your Address	
Your National Insurance Number	Telephone Number	
The Date when you moved in to your house	Name & Address of your Next of Kin	Your Date of Birth
If you haven't moved in yet, the date when you intend to move in	Telephone Number	Consortium service number
2) About your Care Manager		
Your Care Manager's Name	Your Address	
Name of Contracting Authority	Telephone Number	

It must be looked at again every year



The people we support should be involved in this as much as they can



Everyone owns things that cost a lot of money. Everything the Service User owns over £10 needs to be written down in the 'Personal Valuable Belongings List'



When they buy more things these also need to be put on the list

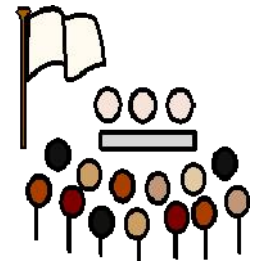
Managing Money

The 'Tenant Services Department' is there to give support when it comes to money



They can help in lots of ways;

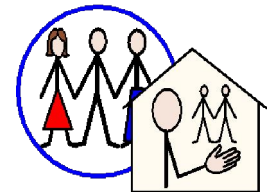
- Get money that is owed to the Service User from the government
- Decide on what should be done with money given from the government
- Deal with all a person's money



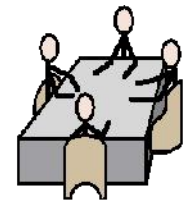
These all depend on what a person needs



Other people can also be in charge of a person's money, for example someone from their family or from social services



If this does happen then they have to attend a meeting once a year with the Consortium



Service Users have to pay for the support they get



The Consortium will then pay for rent and for bank accounts that belong to all the people in the house



Every person should have their own bank account

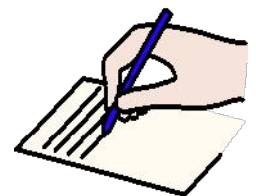


No more than £50 should be taken out of this at a time and no more than £100 a week should be taken out



Working with the people we support

Staff need to write down what each Service User earns and then spends



Statements sent by the bank need to be looked at to make sure there is nothing odd on there (there might be someone taking their money when they shouldn't)

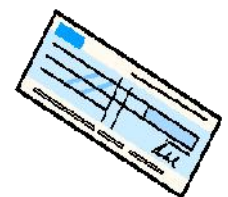


When any cash is involved staff need to write it down

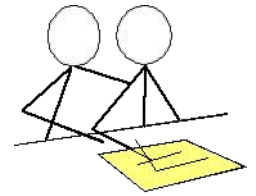
Money should be locked in a safe place in the house



All cheques (either going out or coming in) need to also be written down

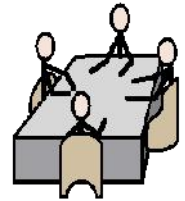


We should try to involve the Service User as much as we can in this

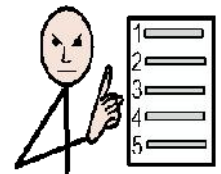


Managing shared money

Everyone in the house needs to meet together to talk about how things should be paid for



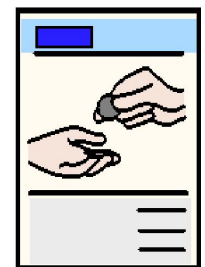
What they say is then put in the 'House Rules Agreement'



This is then looked at again each year



They should decide how much they are going to put away each month for things like bills



Sometimes there will be money left over in the bank account. Everyone needs to get the same amount of money back for it to be fair



If there is one account for all the people in the house then this needs to be looked after in the same way as one person's bank account



Keeping checks on money

Every month a Contract Manager will make sure everything is alright with a person's money



Other people outside the Consortium may also come in to make sure everything is alright

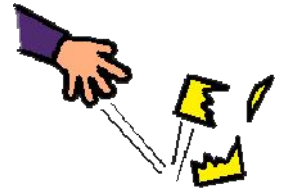


Other important information

The Service User will have to pay when staff use their cars to take them somewhere



They will also have to pay if there is damage to the house



Consortium can get money to help pay for repairs to the house, day care or things for keeping themselves clean at work



Staff are not allowed to buy things for themselves when they are out with a Service User

