



**HANDLING OF SERVICE USER'S MONEY
& VALUABLES POLICY
(Supported Living)**

The purpose of this policy is to:

- Protect service user's rights.
- Provide protection for staff in preserving service users' rights.
- Empower / enable service users.
- Ensure that all systems and processes observe the principles of stewardship and are auditable.
- At all times service users have the right to maintain control of their own finances. This will be shown in the support plans.

The list below sets out the procedures of the policy:

- All service users are their own appointees. (except in circumstances where it has been agreed by a multi-disciplinary team or legal processes that this is not appropriate).
- All benefits money is paid into the individual service user's bank accounts by direct debit/ standing order.
- All service users have own their own debit cards either on their person or in their money tins.
- Service users receive their own bank statements every four weeks, or at periods directed by individual banks.
- Families and relevant professionals are able to access copies of bank statements to oversee transactions if this has been agreed by the individual service user.
- All receipts will be kept or photographed and uploaded to the relevant form on Mobizio
- PIN numbers will be kept confidential and will only be used when the service user is present, or when express permission is given by a service user for staff to use it on their behalf. If the latter is the case, it must be documented in the support plan and the appropriate documentation should be completed.
- PIN numbers will not be kept with cash cards.
- All utility bills will be paid by direct debit from the individual's bank account or from a communal bank account that has been set up for that purpose.

Service User's Money

At all times service users have the right to maintain control of their own finances. Where this is appropriate, details of how the service user manages their finances will be in their support plan.

Every service user to have a choice of their own personal bank account to include one or more of the following:

- Current account
- Deposit account
- High interest deposit account as appropriate

Where a service user has savings of over £8,000 independent financial advice should be sought to recommend a course of action to ensure good financial management of their monies.

The Finance Procedure (Supported Living) must be followed at all times. This can be found on the Company website on the 'General Policies & Procedures' page.

Where needed, service users should have a developed personal finance support plan to record decisions on spending personal monies, identify areas of priority and evaluate such priorities on a regular basis. The support plan should cover the following areas:

1. Service users' ability to manage own money / appointeeship.
2. Service users' choice of bank/building society.
3. Service users' personal choices and likes.
4. Involvement of the service user in handling cash and dealing with finances.
5. Increasing money management skills/budgeting.
6. Benefits received and other income.

It is felt an overall picture of spending of service users' personal monies is needed to enable a closer monitoring of decisions in order to maximise consistency.

All service users' financial information must be kept strictly confidential at all times and must not be revealed to others except those organisations that have a statutory right to such information:

- The DSS
- Social Services Department
- Legal Aid
- Authorised Solicitors

If at any time a member of staff, service user family friend, care manager or advocate suspects fraud or irregularities, then the concerns must be reported to the Manager immediately.

Any borrowing of service user's monies or property is a misuse of power and will be considered a disciplinary offence.

The Service Manager retains overall responsibility for the management of service

users' monies and the monitoring of this financial procedure.

Service users are not responsible for the provision of staff meals in their home whilst they are on duty.

Service User's Valuables

Service user's valuables must **NOT** be stored in the communal safe unless this is expressly documented in the person's support plan and a system of daily checking and recording has been implemented. The Team Manager must discuss this with their Service Manager before going ahead with it.

Service users should be encouraged and supported to look after their own valuables at all times.

Petty Cash

Petty cash is used for communal expenses such as the purchase of cleaning materials, toilet rolls etc.

Petty cash should **NOT** be used to purchase takeaways, communal meals etc. That type of purchase should be made using individual service user's money and should be based around individual's choice and their ability to afford it.

Team Managers should assess the average weekly expenditure for communal expenses at the property they manage and arrange for the weekly top up to be made by service users. The amount should be contributed equally by service users and recorded on the individual's financial transaction sheet and the petty cash transaction sheet respectively.

Paul Battershall
General Manager