

Core Module Manual

Full Care Lifetime

PARTICIPANT MONEY AND PROPERTY POLICY AND PROCEDURE

The purpose of this procedure is to ensure that staff assisting a participant to manage their financial affairs, or who have access to a participant's personal belongings, do so in an honest, transparent and accountable manner, and in the best interests of the participant.

This policy and procedure apply to all staff and meets relevant legislation, regulations and standards as set out in Schedule 1, Legislative References for NDIS Services.

NDIS documents relevant to this policy and procedure include:

- Financial Management Policy and Procedure
- Participant Charter
- Feedback, Compliments and Complaints Policy and Procedure
- Human Resources Policy and Procedure
- Staff Code of Conduct Policy and Procedure
- Protecting Participants from Harm Policy and Procedure
- Service Access Policy and Procedure
- Compliance Policy and Procedure
- Risk Management Policy and Procedure
- Participant Incident Management Policy and Procedure
- Participant Rights and Responsibilities Policy and Procedure
- Service Delivery and Participation Policy and Procedure
- Protecting Participants from Harm Policy and Procedure
- Records and Information Management Policy and Procedure

POLICY

Full Care Lifetime is committed to ensuring that each participant is supported to access and spend their own money as they determine while maintaining appropriate safeguards against financial exploitation. Our approach prioritizes the balance between empowering participants to manage their financial affairs independently and providing necessary assistance when they are unable to do so.

Staff should only assume direct responsibility for managing a participant's financial transactions when the participant is incapable of doing so themselves. In all cases, assistance provided must uphold the participant's autonomy, choice, and independence.

Full Care Lifetime has established clear processes to ensure that any staff access to a participant's money or property is managed, protected, and fully accounted for. These measures are in place to safeguard both participants and staff while promoting financial independence and self-determination.

Definitions

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Financial abuse - any act which involves misusing the money or property of a person with disability without their full knowledge and consent. This includes theft of money, pension cheques or property as well as misuse of a power of attorney.

PROCEDURES

Participant Funds

Staff must maintain confidentiality regarding participants' funds and accounts. Any inquiries about a participant's finances by third parties must be directed to the Director.

Where a staff member believes a participant cannot manage their own financial affairs with some assistance from a support worker, they must refer the matter to the Director. A substitute decision maker may need to be appointed for the participant (see Full Care Lifetime Decision Making and Choice Policy and Procedure).

Where assistance in managing financial affairs is required, a Consent Form must be obtained from the participant and retained on their file. Participants' money may only be used for the purposes intended by the participant. The arrangements for supporting participants to manage their finances must also be clearly set out in their NDIS Service Agreement and Support Plan, which are to be reviewed on at least an annual basis.

Staff must support participants to keep their funds safe and not use a participant's PIN or other access codes when assisting them to manage their finances. A participant's funds may only be used for their benefit of that participant – staff must not make personal purchases with the participant's money or borrow money from the participant.

While staff may share, at no cost to themselves, in meals and other special occasions that are part of a participant's activities, they must pay for their own meals when solely accompanying participants. The use of a Companion Card is encouraged to cover the cost of entry into venues or entertainment for a staff member when they are accompanying a participant as part of their Support Plan. Where a Companion Card is not available or accepted, staff must not allow a participant or their family to pay for their entrance to any venues or entertainment. Such instances should be referred to the Director, who will determine who should pay for the entry cost.

Staff must not provide participants with financial advice or information, other than that reasonably be required under the participant's NDIS or Support Plans.

More generally, in managing participants' Support Plans, the Director will:

- assist participants with budgeting and the purchase of goods and services from Full Care Lifetime and other services, ensuring that as far as possible, participants get value for money and that they are not taken advantage of.
- monitor the appropriateness of fees levied by the organization against participants.
- check transactions that occur within management of the participants' Plan against funds received and payments made.
- monitor the appropriateness of signatories of participants' finances.

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- ensure invoices and statements are provided to participants on at least a monthly basis; and
- collate and store all current and previous checked and audited accounts and budget information.

Participant Account

- The participants who are over 18, shall have an account in a bank under their own name. All incomes and payments should be through this account, if applicable.
- The participants account that are management by a staff and workers member shall have at least two approved signatures for any withdrawal and receipts for each transaction should be available for further checks.
- It is always recommended to implement direct debit for transactions, if possible.

Unwanted or Incidental Payment or Withdrawal

- Participant's amount of money kept in premises should be the minimum.
- Signatories shall be able to identify whether the transaction is genuine or not and is for benefit of participants.
- Signatories are encouraged not to sign any blank withdrawal forms under any circumstances.

Roles and Responsibilities of Workers and Staff

If workers are directly involved in participant's fund management, are responsible for:

- Assisting participants with their money handling as well their purchases in a way that doesn't involve any advantages for themselves and is all for participant's benefit
- Money withdrawal: in emergency cases, money withdrawal should be requested, and all receipts shall be available for further information and check
- Ensuring that money withdrawal is in the stated limit if they are a signatory
- Ensuring that funds are kept safely in a safe area to be accessible at all time
- Any discrepancy in the participant's account shall be reported to the relevant manager
- Creating a report on participants funds and present it to the relevant managers, regularly.
- All the processes will be documented in the money management form (Form 37) and the assets are also documented in the asset lists.

If workers are in any role that is related to monitoring participants funds, are responsible for:

- Checking participant's fund on a regular basis
- Providing reports to the participant's families, if required
- Ensuring that participant's income is deposited correctly into their account
- Prepare managerial reports to the Director related to all audits
- Keeping records of all current and previously checked receipts
- Checking whether the received funds and withdrawal funds are even
- Checking the payments whether those are appropriate or not

Participant Property

Full Care Lifetime does not accept liability for loss or damage to property, valuables or essential participant equipment, but staff must take all reasonable care in the management of participant belongings.

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Where supports are delivered in participants' homes, reasonable wear and tear to equipment such as vacuum cleaners, toasters, kettles, etc., should be expected and it is the responsibility of the participant to meet such costs.

When supporting participants in the community, staff must ensure the amount of property the participant has with them is kept to a minimum and is kept securely by the participant (where possible) or supporting staff member when not in use.

Reporting

Suspected or alleged financial abuse must be reported in line with Full Care Lifetime Participant Incident Management Policy and Procedure. Where loss or damage to a participants' property, including money, may have involved a Full Care Lifetime staff member or occurred during the course of service delivery, it must also be reported in accordance with the Participant Incident Management Policy and Procedure.

Participants and their supporters also have access to Full Care Lifetime Feedback, Compliments and Complaints processes, should they wish to provide feedback or make a complaint regarding the handling of their finances or property.

Full Care Lifetime's Director and staff will not undertake the management of a participant's personal funds.

Monitoring and Review

This policy and procedure will be reviewed at least annually by the Management Team. Reviews will incorporate staff, participant and other stakeholder feedback.

Full Care Lifetime Continuous Improvement Register will be used to record identified improvements and monitor the progress of their implementation. Where relevant, this information will be fed into Full Care Lifetime service planning and delivery processes.