

# Help managing your money

If you need help to manage your money there are ways you can get support, and ways you can make this easier for the person you want to help you.

If you want advice about how to manage your money better there are organisations that can help. Get details about help with budgeting, paying bills and managing your debts from our website.

[www.sheffielddirectory.org.uk/moneysupport](http://www.sheffielddirectory.org.uk/moneysupport)

This information may help if you're thinking you need help to manage your finances now, or if you want to make it easier for others to help you in the future.

Some support requires that you're able to make decisions for yourself. This is also called mental capacity. A person does not have mental capacity if:

- they can't understand the information needed to help them make the decision, even when the information is given in a way which meets their needs, for example, using simple language or by sign language, or
- they can't remember the information, or
- they can't use or weigh up the information to help them make the decision, or
- they can't communicate their decision in any way.

You can get more information on mental capacity from:

- the Government. Website.

[www.gov.uk/make-decisions-for-someone/assessing-mental-capacity](http://www.gov.uk/make-decisions-for-someone/assessing-mental-capacity)

- the NHS. Website.

[www.nhs.uk/conditions/social-care-and-support/mental-capacity](http://www.nhs.uk/conditions/social-care-and-support/mental-capacity)

- the Mental Health Foundation. Website.

[www.mentalhealth.org.uk/a-to-z/m/mental-capacity](http://www.mentalhealth.org.uk/a-to-z/m/mental-capacity)

- the Council. Website. [www.sheffield.gov.uk/home/social-care/dol-mca](http://www.sheffield.gov.uk/home/social-care/dol-mca)

## Help from a relative or friend

You can ask a relative or friend to help you. There are different ways they can help you.

- You can give them a regular amount of money they can use to pay bills and buy things by making a Standing Order with your bank or building society.
- You can let them take money from your bank or building society account by setting up a Direct Debit.
- You can set up a Joint Account for you and your relative or friend. Your bank or building society can give you two cards and personal identification numbers (often called a PIN) to make it easy to access the money in your account.
- You can tell your bank/building society what you want a relative or friend to be able to do with your account. This is called a Third-Party Mandate.
- Your bank or building society may allow you to let someone take money from your account in an emergency. This is called a Letter of Authority.
- If you have a Post Office account, you can let someone take money from the account. This is called a Permanent Agent. The person gets their own card and personal identification number (often called a PIN). They can use this to take up to £600 from your account each day.

Get advice on informal help to manage your money from the Money Advice Service website.

[www.moneyadviceservice.org.uk/en/articles/getting-informal-help-to-manage-your-money](http://www.moneyadviceservice.org.uk/en/articles/getting-informal-help-to-manage-your-money)

If you want a relative or friend to help you claim any benefits you can tell the Department for Work and Pensions the person is helping you (often called your representative). If you want them to claim and manage your benefits for you they must be your Appointee. There's more about this below.

If you want them to make decisions for you now or later, they must have your Power of Attorney. To do this you must be able to make decisions now. There's more about this below.

If you're not able to make decisions and need someone to manage your income (like a private pension) and/or capital and property (like a house you own) the person must be your Deputy. There's more about this below.

## Help from an organisation

You can pay an organisation to help you.

If you want them to help you claim any benefits you can tell the Department of Work and Pensions the organisation is helping you (often called your representative). If you want them to claim and manage your benefits for you they must be your Appointee. There's more about this below.

If you want them to make decisions for you now or later (for example if you become ill or have an accident), they must have your Power of Attorney. There's more about this below.

If you're no longer able to make decisions and need someone to manage your income (like a private pension) or capital and property (like a house you own) the person must be your Deputy. There's more about this below.

Get details of the companies that provide Appointee and Deputy services from our website. [www.sheffielddirectory.org.uk/moneysupport](http://www.sheffielddirectory.org.uk/moneysupport)

Use the form at the end of this document to help you choose the right service.

# Help from Sheffield City Council

When there are no relatives or friends that can help the Council can act as your Appointee (sometimes called a Corporate Appointee), or your Deputy (sometimes called a Court Appointed Deputy). We will do this if:

- the person can't make decisions and can't manage their finances, and
- the person has limited capital and only gets benefits and state pension, and
- the person has no relatives or friends to help them to manage their finances.

On rare times we will also become the Appointee for someone who can make decisions but is not able to manage their finances (for example because of illness or a physical disability).

If you need an Appointee this will be a part of your Care and Support Plan. We will work with you to create your plan, and work out how much you can afford to pay towards the cost of your care and support. Get more details about paying for care and support from our website.

[www.sheffield.gov.uk/home/social-care/cost-of-care](http://www.sheffield.gov.uk/home/social-care/cost-of-care)

If you need a Deputy you will pay the costs. The Court of Protection charges for each application, and a charge for each year. Some people who receive benefits don't pay. People on a low income can apply for a lower charge.

The Council's Money Management Service can act as your Appointee or Deputy, or you may decide to buy support from an organisation. Your social care worker can tell you what the different services provide to help you to choose.

Get details of the companies that provide Appointee and Deputy services from our website. [www.sheffielddirectory.org.uk/moneysupport](http://www.sheffielddirectory.org.uk/moneysupport)

Use the form at the end of this document to help you choose the right service.

If you have a lot of capital or income you may need a specialist service to act as your Deputy (such as a solicitor), or a Panel Deputy. There is one company in Sheffield that provides this service.

Wrigleys Trustees Limited. Derwent House, 150 Arundel Gate, Sheffield S1 2FN. Call 0114 267 5588. Email. [ian.potter@wrigleys.co.uk](mailto:ian.potter@wrigleys.co.uk)

Website. [www.wrigleys.co.uk](http://www.wrigleys.co.uk)

Get details of Panel Deputy services from the Government website.

[www.gov.uk/guidance/panel-deputies-list-of-court-approved-professionals](http://www.gov.uk/guidance/panel-deputies-list-of-court-approved-professionals)

## What is an Appointee?

An Appointee is someone responsible for your benefits. They can represent you – this means they can talk to the Department of Work and Pensions (DWP) to make sure you get the right benefits. Your Appointee will collect your benefits, and tell the DWP about any changes that could change the benefits you get. Your Appointee will often also help you to manage your money by paying bills and giving you money each week to spend on the things you like.

Your Appointee can't make other decisions about your finances, like any valuables you have or if you own a property like your home.

You can have a relative or friend as your Appointee. Or you can pay an organisation to be your Appointee. If you have no relative or friend the Council may become your Appointee (sometimes called a Corporate Appointee).

Anyone you pay to provide care and support should not also be your Appointee as there could be a conflict of interests. It is allowed in exceptional circumstances, for example if the person is your only close relative.

You do not need an Appointee if you have a financial Lasting Power of Attorney. There's more about this below.

The Department of Work and Pensions must authorise your Appointee. There is no charge for this. There's more about this on the Government website.

[www.gov.uk/become-appointee-for-someone-claiming-benefits](http://www.gov.uk/become-appointee-for-someone-claiming-benefits)

# What is a Power of Attorney?

Someone who is your Power of Attorney helps you by making decisions for you. You give them this power in a legal document called a Lasting Power of Attorney. You can give more than one person this power. You can choose to give them power over your personal welfare (like medical treatment), or power over your property and finances, or both.

You must have the ability to make your own decisions (also called mental capacity) when you make a Lasting Power of Attorney. If later you have an accident or illness that means you can't make decisions your Attorney can do this for you.

The Government service in charge of this is called the Office of the Public Guardian (OPG). It helps people who need an attorney, and helps attorneys as well. It keeps a record of attorneys and deputies, and investigates any complaints about them. There's more about the OPG below.

You can apply online on the Government website, or download forms to complete. The website and forms include advice on what to do.

[www.lastingpowerofattorney.service.gov.uk/home](http://www.lastingpowerofattorney.service.gov.uk/home)

There is a charge for a Lasting Power of Attorney, but some people who receive benefits don't pay. People on a low income can apply for a lower charge.

If you can still make your own decisions but need someone to make decisions for you for a short time (for example because of illness or during a holiday) you can use an Ordinary Power of Attorney (OPA). An OPA can also be used when you want someone to make decisions for you while you can supervise their actions. You must be able to make your decisions to use the OPA, so if you want to plan for when you can no longer make decisions use a Lasting Power of Attorney.

There is a standard form of words you should use for the OPA. Get advice on this from the Law Society website.

[www.lawsociety.org.uk/topics/private-client/ordinary-powers-of-attorney](http://www.lawsociety.org.uk/topics/private-client/ordinary-powers-of-attorney)

You can also buy a pack with advice and a form to complete. Available from stationery shops (like WH Smith, Rymans) or from Amazon.

You can get more advice on the OPA from a solicitor or from Citizens Advice.

The Law Society has a list of solicitors on their website. [www.lawsociety.org.uk](http://www.lawsociety.org.uk)

There's more about Citizen's Advice below.

There's more about the OPA on the Government website.

[www.gov.uk/make-decisions-for-someone](http://www.gov.uk/make-decisions-for-someone)

# What is a Deputy?

If you can't make decisions a Deputy can be responsible for your personal welfare (such as medical treatment), or for your property and finances (called your property and affairs), or both.

A Deputy is appointed by the Government's Court of Protection, so they are sometimes called a Court Appointed Deputy.

A Property and Finances Deputy can be responsible for collecting benefits and paying bills, and any valuables you have or if you own a property like your home.

A Deputy can be a relative or friend, or an organisation can be your Deputy.

If you only need support with managing your benefits or state pension, you can get an Appointee for this. There's more about this on page 5.

If there is no relative or friend the Council may become your Deputy.

The Government's Court of Protection must appoint your Deputy and decide what powers to give your Deputy. There is a charge for this, but some people who receive benefits don't pay. People on a low income can apply for a lower charge.

The Government service in charge of this is called the Office of the Public Guardian (OPG). It helps people who want to be a Deputy. It keeps a record of attorneys and deputies, and investigates any complaints about them. There's more about the OPG below.

You can download a form to complete from the Government website. The form includes advice on what to do. [www.gov.uk/become-deputy](http://www.gov.uk/become-deputy)

# More information and advice

## Money advice

- The Money Advice Service.  
Call 0800 138 7777. Website. [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)
- Citizens Advice. Website. [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
Sheffield's Citizen Advice Service.  
Advice Line (10 am to 4 pm). Call 0808 278 7820.  
Website. [www.citizensadvicesheffield.org.uk](http://www.citizensadvicesheffield.org.uk)

There are many national and local voluntary organisations that can help. Some of these are listed below – but there are many more services listed on the Sheffield Directory website. [www.sheffielddirectory.org.uk](http://www.sheffielddirectory.org.uk)

## Carers

- Carers UK. Call (Monday to Friday 9 am to 6 pm) 0808 808 7777.  
Email. [advice@carersuk.org](mailto:advice@carersuk.org) Website. [www.carersuk.org](http://www.carersuk.org)
- Sheffield Carers Centre. Call 0114 272 8362. Website. [www.sheffieldcarers.org.uk](http://www.sheffieldcarers.org.uk)

## Learning disability →

- DOSH Financial Advocacy. Call 0300 303 1288. Website. [www.dosh.org](http://www.dosh.org)  
[www.dosh.org/content/uploads/2016/09/FCMM-Appointeeship-for-benefits.pdf](http://www.dosh.org/content/uploads/2016/09/FCMM-Appointeeship-for-benefits.pdf)
- Sheffield MENCAP. Call 0114 276 7757.  
Website. [www.sheffieldmencap.org.uk](http://www.sheffieldmencap.org.uk)  
[www.mencap.org.uk/sites/default/files/2018-03/Appointees%20deputies%20and%20power%20or%20attorneys.pdf](http://www.mencap.org.uk/sites/default/files/2018-03/Appointees%20deputies%20and%20power%20or%20attorneys.pdf)



## Mental Health

- Mental Health Foundation. Website.  
[www.mentalhealth.org.uk/your-mental-health/getting-help](http://www.mentalhealth.org.uk/your-mental-health/getting-help)
- Mental Health and Money Advice. Website.  
[www.mentalhealthandmoneyadvice.org/en](http://www.mentalhealthandmoneyadvice.org/en)

## Older People

- Age UK. Call (8 am to 7 pm) 0800 169 65 65. Website.  
[www.ageuk.org.uk/information-advice/money-legal/legal-issues/power-of-attorney/](http://www.ageuk.org.uk/information-advice/money-legal/legal-issues/power-of-attorney/)
- Independent Age. Call 0800 319 6789. Website. [www.independentage.org](http://www.independentage.org)  
[www.independentage.org/get-advice/future-planning/power-of-attorney](http://www.independentage.org/get-advice/future-planning/power-of-attorney)
- Solicitors for the Elderly. Call 0844 567 6173. Website.  
[www.solicitorsfortheelderly.com](http://www.solicitorsfortheelderly.com)

## Physical Disability

- Disability Sheffield. Call 0114 253 6750. Text Only Number: 07541 937.  
Email. [info@disabilitysheffield.org.uk](mailto:info@disabilitysheffield.org.uk) Website. [www.disabilitysheffield.org.uk](http://www.disabilitysheffield.org.uk)  
[www.disabilitysheffield.org.uk/admin/resources/money-matters-3.pdf](http://www.disabilitysheffield.org.uk/admin/resources/money-matters-3.pdf)

## Sensory Impairment

- Royal National Institute for the Blind (RNIB). Call 0303 123 9999. Website.  
[www.rnib.org.uk](http://www.rnib.org.uk) [www.sightadvicefaq.org.uk/money-benefits/power-attorney](http://www.sightadvicefaq.org.uk/money-benefits/power-attorney)
- Sheffield Royal Society for the Blind (SRSB). Call 0114 272 2757.  
Website. [www.srsb.org.uk/Community-Advice-Officers/](http://www.srsb.org.uk/Community-Advice-Officers/)
- RNID. Call 0808 808 0123. Email [information@rnid.org.uk](mailto:information@rnid.org.uk) Website.  
[rnid.org.uk/information-and-support/care-and-support-services/live-life-the-way-you-want](http://rnid.org.uk/information-and-support/care-and-support-services/live-life-the-way-you-want)
- Sheffield Citizens Advice Deaf Team. 9.30 am to 4 pm Monday to Friday but not Tuesdays. SMS/WhatsApp - message only 0746 454 4214.  
Email. [deafadvice@citizensadvicesheffield.org.uk](mailto:deafadvice@citizensadvicesheffield.org.uk)  
Website. [citizensadvicesheffield.org.uk/deaf-advice-team/](http://citizensadvicesheffield.org.uk/deaf-advice-team/)

## Mental capacity

- Government. Website.  
[www.gov.uk/make-decisions-for-someone/assessing-mental-capacity](http://www.gov.uk/make-decisions-for-someone/assessing-mental-capacity)
- NHS. Website.  
[www.nhs.uk/conditions/social-care-and-support/mental-capacity](http://www.nhs.uk/conditions/social-care-and-support/mental-capacity)
- Mental Health Foundation. Website. [www.mentalhealth.org.uk](http://www.mentalhealth.org.uk)
- Sheffield City Council. Website.  
[www.sheffield.gov.uk/home/social-care/dol-mca](http://www.sheffield.gov.uk/home/social-care/dol-mca)

## Appointee

- Government. Website.  
[www.gov.uk/become-appointee-for-someone-claiming-benefits](http://www.gov.uk/become-appointee-for-someone-claiming-benefits)
- Department for Work and Pensions.
  - Attendance Allowance. Call 0800 731 0122.
  - Disability Living Allowance.  
Born on or before 08.04.1948 call 0800 731 0122.  
Born after 08.04.1948 call 0800 121 4600.
  - State Pension. Call 0800 731 7898.
  - Personal Independence Payment (PIP). Call 0800 917 2222.
  - All other benefits - Jobcentre Plus. Call 0800 328 5644.Website.  
[www.gov.uk/government/organisations/department-for-work-pensions](http://www.gov.uk/government/organisations/department-for-work-pensions)

## Power of Attorney

- Government. Website. [www.lastingpowerofattorney.service.gov.uk/home](http://www.lastingpowerofattorney.service.gov.uk/home)
- Office of the Public Guardian.  
Call 0300 456 0300. Textphone 0115 934 2778. Website.  
[www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)
- Law Society. Call 0870 606 5555. Website.  
[www.lawsociety.org.uk/topics/private-client/ordinary-powers-of-attorney](http://www.lawsociety.org.uk/topics/private-client/ordinary-powers-of-attorney)

## Deputy

- Government. Website. [www.gov.uk/make-decisions-for-someone](http://www.gov.uk/make-decisions-for-someone)
- Office of the Public Guardian.  
Call 0300 456 0300. Textphone 0115 934 2778. Website.  
[www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)

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# Choosing a money support service

Use this form to help you decide what you need help with, and then to work out what each service can provide and how much they charge.

I want help with...

<input type="checkbox"/> Claiming benefits or state pension from the Government Department of Work and Pensions (DWP). Informing DWP of changes that may affect my benefits. Collecting my benefit payments.	<b>Benefits Appointee</b>
<input type="checkbox"/> Helping me to manage the money in my bank or building society accounts. Creating new accounts if needed. Making sure I spend my money well (also called budgeting). Making sure bills are paid. Managing my debts, including making payments and agreeing payment terms to reduce my debt.	<b>Budgeting and Spending</b>
<input type="checkbox"/> Giving me a regular amount of money I can spend on personal items, by giving me a small amount of money each week, or a card I can use at a Post Office or PayPoint. (this is often called a personal allowance)	<b>Weekly money</b>
<input type="checkbox"/> Regular face to face support to help me choose how to manage my money well.	<b>Face to face</b>
<input type="checkbox"/> Help to make long-term plans for the future (for example changes because of ill health or disability, or end of life and funeral costs)	<b>Long-term plan</b>

Now use the notes you've made to tell services what you need and ask them how much they will charge you. You can make a note of each charge below. Here are some other questions you might want to ask them.

- ▶ Does the service offer a lower cost for people living in supported accommodation or for people living in a care home?
- ▶ Does the service have a minimum charge even when the support needed is simple – or a maximum charge for lots of support?
- ▶ Does the service charge a set-up fee as well as the regular monthly charge?



1 Name \_\_\_\_\_ Charge \_\_\_\_\_

Notes

2 Name \_\_\_\_\_ Charge \_\_\_\_\_

Notes

3 Name \_\_\_\_\_ Charge \_\_\_\_\_

Notes

4 Name \_\_\_\_\_ Charge \_\_\_\_\_

Notes

5 Name \_\_\_\_\_ Charge \_\_\_\_\_

Notes