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## **FINANCIAL PROTECTION POLICY - HANDLING SERVICE USERS' MONEY AND PROPERTY**

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### **POLICY**

MOONSTONE CARE UK is committed to ensuring that all assistance with service users' money is provided on a sound, open, honest and transparent basis and that the highest standards of probity are followed at all times.

MOONSTONE CARE UK believes as a general principle that service users should retain their independence in dealing with their own money or finances for as long as possible as we consider the control of money matters is a key element of independence. We expect all employees of the Company to support this principle and encourage employees to avoid situations where service users become unnecessarily dependent, even in minor ways.

We appreciate that our employees have significant unsupervised access to service users' homes and some tasks involve handling service users' money; this is a position of great trust. Simple good practices promote that trust, and help avoid disputes, misunderstandings or suspicion. We advise our employees that any later investigation would look for objective evidence.

### **AIM OF THE POLICY**

Moonstone Care's UK aim is to ensure that service user's financial interests are safeguarded by staff working for the Company and this policy is intended to set out the values, principles and procedures underpinning Highland Care's approach:

- To service users who require help with their money or finances

### **Handling Service Users' Money**

MOONSTONE CARE UK believes that service users should be able to exercise choice and autonomy in the management of their finances. This is a fundamental human right and an important element in maintaining their dignity. We recognise that in some cases service users may lack the ability to manage their own money and require some help from care staff but that such arrangements, if not based within a clear and agreed framework, may be open to abuse or the risk of allegations of misuse. Therefore Highland Care operates the following procedures:

- All staff are trained to encourage service users to retain effective control of their own money in all cases except where it is explicitly stated that they require assistance
- All service users' ability to manage their finance forms part of our assessment process and any concerns is fully discussed with the service users their family/representatives and/or social services as appropriate. A description of the exact help they will need, if any is fully documented in their care plan and reviewed on a regular basis.
- Existing service users who have difficulties with dealing with their finances are re-assessed and any support or assistance is recorded and documented in their care plan
- Service users are encouraged to keep money and valuables in a secure place at all times and not to leave money or valuables lying around.
- Complex, unusual, or large transactions should not be undertaken unless discussed in advance with the manager.

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THIS POLICY WAS REVIEWED AND UPDATED ON: JANUARY 2017

Next Update: JANUARY 2018

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### PROCEDURE & GUIDANCE

#### Financial Transactions

When you assist a service user by handling their money or finances in any form, this **MUST** be on the basis of an agreement with the service user, signed by them and then counter signed by the Care Manager.

Where money of individual service users is handled by staff during accompanied shopping, collecting pensions, paying bills etc, they should:

- Check and keep all receipts along with any other written records of transactions.
- Ensure that the amount and purpose of all financial transaction undertaken on behalf of the service user, including shopping and the collection of pensions, should be recorded in the financial transaction sheet which is kept in the service user's home
- Ensure that the financial transaction sheet is signed and dated by the care worker and checked by the service user, if they are able to do so, or the service user's relative or representative to do it on their behalf.
- All care workers are advised to only to take cash given to them directly by the service users and to avoid if possible taking money directly from the service user's purses/wallets, jars, and drawers etc.
- All care workers are advised to keep service user's money separate from other service user's money and from their own money. This will avoid confusion.
- Care workers have a duty to safeguard service users' money whilst in their possession and may be required to reimburse any unexplained losses,

Dealing with service user's money can present many problems and it is necessary for it to be done in a way that protects both the user and you.

All care workers are issued with a duplicate financial record book for this purpose at the start of your job.

The following are some of the things that you may be asked to do for a user, related to a financial transaction:-

- **Payment for the service/service user's contribution:** Service users who are self-funding will be given information of Highland Care's current rates before the service commences. The Agency's Terms and Conditions and invoicing arrangements are included the Service User Guide.
- Service users, who are required to contribute to the cost of their care by the Local Authority, will make arrangements to do this directly with the purchaser.
- Where MOONSTONE CARE UK is required contractually to collect contributions on behalf of the Local Authority, this will be agreed with the purchaser and the care worker will be informed of the amount to be collected and to make the collections.

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- **Shopping:** Service users should be encouraged to choose what they would like to buy and where purchases are made. All receipts should be returned to the service user along with any change. All purchases must be recorded on the financial transaction sheet, kept in the service user's home.
- Care workers are advised **that only loyalty/reward cards belonging to the service user** can be used to collect points, when shopping for the service user.
- **Payment of bills:** Care workers are advised to obtain a stamped receipt for any bills paid and these returned to the service user. A record of bills paid should be made in the financial transaction sheet.
- **Bank Deposits:** Care workers may be asked to make a deposit on behalf of the service users into the service users' saving accounts
- **N.B.** Care workers are only insured to carry £50 at one time, in the course of their duties, and are advised to ensure that they obtain the relevant book stamped or a receipt.
- **Withdrawals:** These can only be made if the service user makes an arrangement giving authority to the bank/building society. The £50 limit would again apply.
- **Collection of pensions** - Care workers may be asked to collect the service user's weekly pension. The service user will sign the voucher giving the care worker authorisation to cash it on their behalf. Both the book and money **MUST** be returned to the service user's home as possible after collection has been made. Under no circumstances should the care worker keep hold of the service user's pension books.
- **Personal Identification Numbers (PIN):** Care workers should not have access to the service user's bank, building society or post office accounts. Should the service user request the care worker to take their PIN, it must be declined by care staff and be reported to the office immediately.

### Wills and Bequest

The Agency will preclude any member of staff or Care Worker from involvement with services Users in the making of Wills, Legacy's or any other form of bequest, including acting as a witness or executor for any legal document.

### Safeguarding the property of the service user whilst undertaking care tasks

The service users are responsible for insuring their property in their home. However Supreme Care Agency staff; have a responsibility to ensure that they do not damage the service user property through acts of negligence on their part.

Under no circumstances should care staff take property from the service user's home. Care workers are advised to politely refuse any requests by the service user for them to keep some items for them [i.e. for safe keeping], and to report this to the Care Manager at the office.

### Reporting loss of damage to property whilst providing care services

If the service user reports the loss of any money or property to a MOONSTONE CARE UK staff, this must be reported immediately to their manager, who has a duty to carry an investigation into the matter. Any such loss or damage should be put in writing by the service users or their

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representative where appropriate.

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### **Standards Expected of Staff**

All care staff should ensure that they:

- Act with the highest standards of care, honesty and trustworthiness at all times
- Respect service users' rights to spend their own money in the way they wish to spend it and to keep their own financial affairs private
- Uphold service users' rights to confidentiality regarding financial information
- Only ever spend, use, carry, transport or invest service users' money according to the service user's explicit instructions
- Do not give service users financial advice or information other than that which would be reasonably be required as part of fulfilling their duty of care as set out in the service user's care plan
- Declare any financial or business arrangements that they have which may cause a conflict with or compromise their ability to handle a service user's honestly and impartially
- Report to the manager any discrepancies or problems relating to service users' money or finances immediately, including worries or concerns that a service user may be being cheated or defrauded by a third party or has otherwise lost or mislaid money or valuables.

### **Financial Irregularities**

MOONSTONE CARE UK staff work with vulnerable service users where trust is of fundamental importance to the relationship. The Agency views any potential breach of that trust as a very serious matter and any allegations relating to financial irregularities, the mishandling of service users' money or financial affairs, dishonesty, theft or fraud will be rigorously investigated in line with our complaints or disciplinary procedures. The police will be involved as appropriate.

All substantial cases of dishonesty, theft or fraud will be considered by Company as Gross Misconduct and subject to summarily dismissal. Professional staff involved in any criminal act will be reported to their respective professional bodies.

### **Training**

MOONSTONE CARE UK believes that it is extremely important that staff maintain high standards of openness in dealing with service users' money and financial matters. At induction; all new staff are given guidelines on the Company's policies on handling service users' money and involvement with service users' financial affairs. Existing staff will be provided with regular updates.

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### Guidelines on Safeguarding service Users' Money and Financial Matters

The following rules and guidelines are designed to safeguard the service user and to protect you. Failure to do so may result in a disciplinary action.

#### YOU MUST DO

- ❑ You should issue service users with receipts for any money you handle on their behalf.
- ❑ You should itemise what money is spent on/what was cashed and returned etc.
- ❑ Ensure each entry is dated and signed for by both parties.
- ❑ A balance should be noted and any change given back to the service user. The service user should then check this and sign again to agree the transaction. You should also sign each receipt.
- ❑ The completed top copy should be given along with all shop receipt.

#### YOU MUST NOT

- ❑ You should never fill out a cheque, or other financial documents for a service user to sign. This is for your own protection.
- ❑ Pension books, saving books, cheque book and cash, you **DO NOT** hold on to any of these. They **MUST** be returned to the user after you have completed your errands and must be kept in the service user's home.
- ❑ Collect money from a cash point using personal identity number.
- ❑ Do not take money in advance of the day's shopping/laundry as allocated.
- ❑ Do not use your own money for service user's needs. Always report to your manager if money is unavailable.
- ❑ **NEVER** borrow money from or give a loan to a service user.
- ❑ **NEVER** sell or dispose of goods belonging to the service user
- ❑ Take responsibility for looking after any valuable on behalf of the service user
- ❑ Incur a liability on behalf of the service user
- ❑ use the services user's phone for personal use
- ❑ Involve the service user with gambling (national lottery, football pools, etc)
- ❑ Take any unauthorised persons into the service user's home