

4.2 Participant Money and Property

4.2.1 Participant Money and Property Policy and Procedure

4.2.1.1 Purpose

The purpose of this policy is to:

- maximise each participant's control of their funding and finances
- provide participants with the opportunity to manage their NDIS funding personally
- ensure that financial management of NDIS services, and any government programs, are undertaken in an orderly manner, as per appropriate legislation and regulations
- support participants to access and spend their own money as they determine
- inform participants of costs and the payment process for all services provided
- provide participants with technical assistance to increase their capacity to direct their support and teach them how to self-manage.

4.2.1.2 Scope

To ensure that our staff members do not give financial advice or information other than that would be required under a participant's plan. If Nepean Centre staff are involved with handling a participant's money, strict procedures contained in this policy will always be followed to protect the participant from financial abuse.

4.2.1.3 Policy

We will ensure that all financial transactions and procedures are implemented to meet the requirements of all legislation and contracts. The procedures outlined in this policy will be strictly followed to safeguard all participants and our staff.

The participant's money, or other property, is only used with the participant's consent and for the intended purposes. A staff member must not provide participants with financial advice or information.

All participants requiring financial assistance must approve the arrangement and sign a Service Agreement and Consent Form. The participant's family or advocate must also sign the agreement. All documents will be kept on file and included in the Participant Support Plan.

We will undertake annual audits and provide the required documentation. We will ensure the business is financially viable and inform participants of costs and payment procedures.

4.2.1.4 Procedure

4.2.1.4.1 Home visits

Staff must only use and touch the participant's property to deliver a service (i.e., using equipment to complete tasks, e.g. sweeping, assisting in dressing). A record of the participant's property that is to be used should be listed in the participant's support plan.

A staff member must never access the participant's money. If the participant requests the purchase of an item, then the Disability Support Manager must be informed and records kept in the notes in the participant's records.

The Disability Support Manager must be immediately informed if a participant asks for financial assistance.

The Service Agreement must identify details of any money handling undertaken on the participant's behalf.

4.2.1.4.2 Financial management guidelines

Participants may sometimes require assistance with their finances, e.g. paying bills, banking or shopping. Staff must follow the guidelines and procedures outlined below when financially assisting a participant:

- Staff are never allowed access to a participant's Personal Identification Number (PIN) or to use an automatic teller machine (ATM) on the participant's behalf.
- Financial assistance may only be offered if the participant's support plan is documented and provided by the appropriate staff.
- If a participant requests financial assistance, which is not documented in their support plan, the staff member must contact the Disability Support Manager for approval.
- Transaction receipts must be obtained and given to the participant for the following:
 - money received
 - money spent
 - money returned
- Staff must count the money in front of the participant on receipt and return.
- The staff must record all financial transactions for a participant in the Financial Transaction Register (FTR) (if in use) and the participant's progress notes. Records must be documented clearly, accurately and immediately.
- A staff member must not give financial advice to participants or their companions or act as witnesses for legal documents.
- A staff member must not accept money or gifts from participants.

4.2.1.4.3 Staff procedure

1. The staff must immediately record the amount of money received from the participant (cash, cheque, voucher) in the FTR or record details in the participant's progress notes.
2. The staff must count any cash carefully in front of the participant.
3. The staff and the participant sign the entry, confirming the correct details have been recorded.

4. The staff is to complete the transaction and obtain transaction receipts.
5. The staff must carefully count out and return any money to the participant and provide all transaction receipts.

4.2.1.4.4 Financial assistance procedure

If the participant makes a request for financial assistance, and there is no record of a financial assistance agreement in the participant's support plan, the following steps are taken:

1. If the service is conducted on behalf of another agency, approval must first be sought from the on-call coordinator for the agency.
2. If there are no other agencies involved, then the request must be considered based on the following:
 - a. participant agreement
 - b. need/urgency
 - c. participant safety
 - d. time available.
3. All participant request details and final decisions must be documented in the participant's notes and service agreement.

4.2.1.4.5 Suspected financial abuse

Our staff are trained to look for signs of financial abuse when working with participants. Staff are also trained to discuss preventative measures with participants, including:

- ensuring participants are aware of their rights to confidentiality and privacy
- encouraging them to have networks beyond their family circle
- informing them not to relinquish control of their finances if they can confidently manage them
- advising them not to make significant financial decisions following a major event, e.g. loss of a partner
- ensuring that participants are aware of their right to refuse people access to their funds
- encouraging them to make plans while they are still independent
- encouraging them to ask for help if they are overwhelmed, taken advantage of or confused.

If any staff member suspects that a participant is financially abused, then the following steps are to be taken:

1. The staff member must gather and record evidence in the participant's notes.
2. The staff member must contact the Disability Support Manager to discuss the evidence gathered.
3. The Disability Support Manager will gather the details of the harm or abuse and author a report of the situation.
4. The Disability Support Manager will inform the relevant authorities and obtain support for the participant.