

PEOPLE YOU SUPPORT MONEY SUPPORTER TRAINING

Five partner agencies from the advice and support practitioner community across Scotland worked with Shelter Scotland and MAPs to develop this money first-aid training product. A total of 50 individuals were involved in the co-design process, contributing their own knowledge and experience to the information and resources within. The training product is intended to be **piloted with 250 individuals upon its release nationally.**

PEOPLE YOU SUPPORT

The individuals you support have individual support plans and needs. They face different social and environmental barriers that either support or restrict their chances of managing their money.

Some of the people you support may:

- Have mental health issues
- Be experiencing a crisis for example, homelessness
- Be in debt
- Not coping or managing with aspects of their life
- Have no money
- Be fleeing domestic abuse
- Be recovering from alcohol or drug addiction who struggle to manage their money, who may have borrowed money in the past to fuel their addiction
- Have previously had or currently have appointee
- Be unemployed
- Be someone who keeps returning to your service
- Have learning needs
- Have an institutional background for example been in prison , care or through the immigration system.

You will also have to consider if any of the following apply:

- English is not their first language
- Literacy and numeracy issues
- Limited or no IT skills
- No family or peer support
- No PC or access to the internet.

How you approach the topic of money and talk about it will be based on individual needs.



Choosing when to discuss money and finance issues with the people you support will depend on certain factors:

- How often they engage with your service
- Their needs
- Their financial outcomes.

Person centred approach

Choosing when to discuss money and finance issues with the people you support will depend on certain factors.

Building trust and forming an effective relationship is vital to any support role and develops over time. However, there will be instances when conversations around money may need to occur early on in the relationship. An example could be rent arrear debt requiring immediate action to avoid legal action and eviction.

But generally, it's about using the support skills you already possess to have a conversation about money and financial issues regardless of how long the relationship takes to develop.

Some techniques:

- Show a genuine interest in things that are important to the person you support. Think about the appropriate communication style and tools you will need to support the conversation
- Listen carefully to the needs and wants of the person. This will help you understand their motivations for example, to save up for something or plan a budget to help them manage their money better, or to address an immediate money issue such as paying a debt
- Be observant and look out for unopened mail. This could be a possible indicator that the person you support has financial problems. With their permission, perhaps you could look at their mail with them and support them to find solutions or deal with the situation.

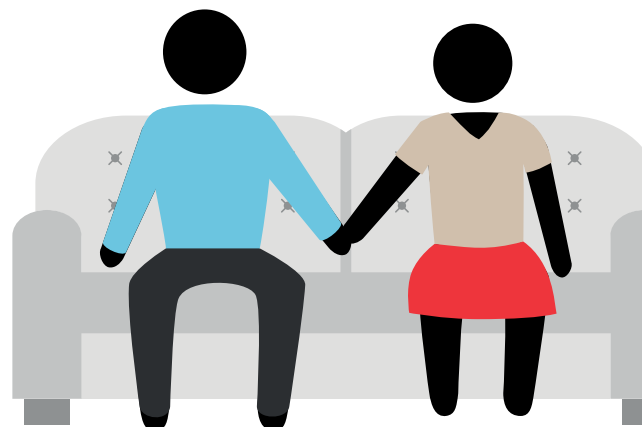
Explore the issues that either support or restrict someone's chances of success to manage their money:

- English is not their first language. Access a translation service or signpost to a local community group who could help support?

- They have a visual impairment. Can you find out if the information they need comes in braille, audio, or bigger text? Can you help them access this or do they need referred to an organisation like RNIB for further support?
- Issues around literacy and numeracy. Ask them what support they need and look at ways together to provide it. They may need someone to help them understand a letter or they may want to improve their literacy or numeracy skills
- No access to a pc or has no internet access. You could help them access computers at a local library or another local organisation who provides this service
- Listening can also help to identify and explore their attitude to money which may be shaped by past experiences. For example, they may be embarrassed about the extent of their debt
- There may be times you have to intervene and manage benefit issues on a person's behalf. In this situation you can ask for a signed letter of authority giving you permission to call the agency on their behalf. Some people may also need accompanied to meetings, appointments or assessments
- Recognise that some people may feel uncomfortable phoning the DWP or bank
- Support the person to come up with their own solutions and choices for example, getting out of debt and how to achieve that. With your support they will be more able to manage their own finances and develop their resilience to address future problems
- Ensure you give the person space and time to consider their finance goals and support outcomes.

Appointeeship

Appointees manage someone's Welfare Benefits or Tax Credits on their behalf.



Appointees are usually close family members who can apply for benefits and request information on a person's behalf.

If you are unsure if the person you support has an Appointee, you can accompany them to their local Jobcentre Plus office. With their permission, the Jobcentre will tell you if they have an Appointee or not.

If someone needs an Appointee but they have no suitable relatives or friends to take on this role, you should contact the local adult support service of the local authority who can take on a corporate appointee role. Corporate Appointees are organisations authorised by the Department of Work and Pensions to manage a vulnerable person's welfare benefits in their best interest.

If the person you support has an

Appointee, you can discuss how this is working in practice.

An Appointeeship should only be done for a short period of time.

Financial Guardianship

Similarly, the person you support may have a financial guardianship arrangement and you can explore how this is working in practice.

A guardianship order gives someone legal authority to make welfare and/or financial decisions for the person they look after. It is only appropriate when someone does not have capacity to make decisions on their own and who cannot appoint a solicitor to act for

Guardianship appointments are usually made by a member of the adult's family to the Sheriff court. It's a legal procedure and legal advice and assistance is recommended. Usually guardianship orders are only granted to relatives, although they may be granted to friends or professionals (for example, the person's lawyer) in certain circumstances.

' YOU CAN FIND OUT IF SOMEONE HAS A FINANCIAL GUARDIANSHIP BY CONTACTING THE PUBLIC GUARDIAN WHO WILL SEARCH THE PUBLIC REGISTER.

Intervention Orders

Intervention Orders are applied for through the Sheriff court for a 'one off' financial decision to be made for example, selling a home. A register of Intervention Orders is held by the Public Guardian where further information can be obtained.

- Speak to a solicitor if a guardianship or intervention order is required
- Legal aid is usually provided, regardless of income.

Scamming and financial abuse

Some of the people you support may be financially vulnerable. There could be instances where they are open to financial abuse for example, getting into

debt to give money to friends or family, been a victim of ID fraud, online or telephone scamming.

If you are concerned, look out for:

- Unusual amounts of post or letters in their home
- Evidence of large cash withdrawals or multiple cheque payments
- Lack of money to pay for other things
- Lots of phone calls from strangers or companies.
- Some people can't believe they have been scammed and find it difficult to talk about getting help.
- Raise the subject with them sensitively – perhaps by asking them about the calls and mail they receive. See if they might be willing to register for the Mail Preference Service and the Telephone Preference Service to help block some of the calls and mail.
- Help them to report the fraud. You can report fraud to Action Fraud on behalf of someone or encourage them to report it. It's advised that you get permission from the victim before reporting the fraud on their behalf, but you can report the fraud without their permission.
- Report the scam to Action Fraud on **0300 123 2040**

[Action Fraud](#)

[Public Guardian Register](#)

[Become An Appointee](#)

[Apply To Be A Financial Guardian](#)

[ScamSmart](#)

THE INDIVIDUALS YOU SUPPORT HAVE INDIVIDUAL SUPPORT PLANS AND NEEDS

You do not have to be a specialist money adviser to provide vital financial support to others and this training product has been designed for those who provide a range of frontline support services. As well as knowledge it also provides you with a toolbox-like collection of resources. Which you can make use of to facilitate the advice and support you provide to others.