

When your customer asks for control (for all or some) of their finances

It is important that your customer understands that QCAT makes all financial independence decisions for customers wanting control of **all** of their finances, not the Public Trustee. We are however, here to help them every step of the way. Please let your customer know:

- We have a 'steps to financial independence' program that generally takes twelve months and will help them gather the evidence they need for a [Declaration of Capacity](#) (if seeking control of **all** of their finances)
- If seeking control of **all** of their finances, they need to apply for a 'Declaration of Capacity' from QCAT, which requires a medical report. The medical report may be from their treating GP or other health professional
- The customer does not have to apply for a 'Declaration of Capacity' if they are just seeking control of **some** of their finances.

Customer participation criteria

- We can offer our 'steps to financial independence' program to our full administration customers who currently receive a regular payment or pension.
- It is highly desirable, that the customer has an active support network or family member but does not preclude them if they do not.

Our responsibilities remain the same

- Continue to maintain the customer's financial security whilst supporting progress towards financial independence.

Speak with the customer's support network (where applicable)

- Let your customer know you will speak with their support network and seek agreement to invite this network to your first meeting about financial independence.
- Your customer may be eligible for budget planning support from the NDIS, encourage their support network to explore this.

Before the first meeting

- Create a list of all current payments made on behalf of the customer, including Centrepay.
- Identify low risk payments for the customer

First meeting

- Ensure your customer knows they can contact you at any time to talk about their progress.
- Any conversations with the customer should be a positive celebration / recognition of things that are going well and a solution focused conversation for anything not going to plan.
- Share the list of current payments with your customer (and their support network).
- Ask your customer if:
 - they have thought about how they would like to manage payments; and
 - if there was a specific bill, they wanted to start paying themselves.
- Discuss starting with one bill payment for the first three months (increase number of bills if safe to do so) based on customer wishes, balanced with a risk assessment.
- Set milestones with your customer.

Steps to Financial Independence - Empowering customers to manage their finances

- Offer a referral to a financial literacy and resilience service (see page 3).
- Reach an agreement ensuring the customer
 - clearly understands how to succeed; and
 - knows where they can go for additional support
- Provide your customer with all the information needed to successfully commence paying their first bill/s.

Evaluate progress at 3 months (or as agreed)

- If required, contact creditor/s to confirm customer has made required payments.
- Touch base with the customer, ask how they are going with managing their bills
- If your customer is succeeding and seeking further responsibility, discuss another bill/s they could be responsible for.
- If your customer is not succeeding, meet with them (and their support network) to discuss
 - requirements to remain on current level of responsibility; or
 - to ensure their financial safety, cessation of the program.

Evaluate progress at 6 months (or as agreed)

- If required, contact creditor/s to confirm customer has made required payments.
- Touch base with the customer, ask how they are going with managing their bills.
- If your customer is succeeding and seeking further responsibility, discuss another bill/s they could be responsible for
 - Redirect payments and contact creditors as needed.
- If your customer is not succeeding, meet with them and their support network to discuss
 - requirements to remain on current level of responsibility; or
 - reverting to previous level; or
 - to ensure their financial safety, cessation of the program.

Evaluate progress at 9 months (or as agreed)

- If required, contact creditor/s to confirm customer has made required payments.
- Touch base with the customer, ask how they are going with managing their bills
- If your customer is succeeding and seeking further responsibility, discuss another bill/s they could be responsible for
 - Redirect payments and contact creditors as needed.
- If your customer is not succeeding, meet with them and their support network to discuss
 - requirements to remain on current level of responsibility; or
 - reverting to previous level; or
 - to ensure their financial safety, cessation of the program.

Evaluate progress at 12 months

- If required, contact creditor/s to confirm customer has made required payments.
- Touch base with the customer, ask how they are going with managing their bills (celebrate or solutions focused conversation).
- If your customer is successfully paying 100% of their bills encourage your customer to make application to QCAT
- If your customer is not succeeding, follow previous steps to help get them back on track, maintaining their financial security.

Referral to Financial literacy and resilience services

The Queensland Government financial literacy program provides support to Queenslanders to improve financial knowledge, build financial capacity and manage factors that contribute to financial difficulties. We have established a referral pathway with the following funded organisations around Queensland:

StateWide

Organisation	Contact details	Catchment area	Referral requirements
UnitingCare Community	1800 007 007	Cairns Townsville Mackay Rockhampton Bundaberg Hervey Bay Maryborough Maroochydore Toowoomba Chermside Logan Ipswich Caboolture Broadbeach	Call the 1800 intake line where an appointment can be made for the customer.

Steps to Financial Independence - Empowering customers to manage their finances

North

Organisation	Contact details	Catchment area
Indigenous Consumer Assistance Network (ICAN)	1800 369 878 OR Get Financial Counselling Help – ICAN	North and Far North Qld – Townsville, Cairns , Palm Island, Yarrabah, Atherton Tablelands, Cape communities and Torres Strait Islands. <i>But not Mt Isa or the Western Gulf communities</i>
The Salvation Army	1800 722 363	Mt Isa

SEQ – South & East

Organisation	Contact details	Catchment area
Kyabra Community Association	(07) 3373 9499 intake@kyabra.org	Richlands and surrounding suburbs Runcorn and surrounding suburbs
Redland Community Centre Inc.	(07) 3245 2117 MoneyFinder@redlandcommunitycentre.org	Bayside
Deception Bay Neighbourhood Centre	(07) 3204 2022	Deception Bay and Kippa-Ring

Central

Organisation	Contact details	Catchment area
--------------	-----------------	----------------

Steps to Financial Independence - Empowering customers to manage their finances

South Burnett CTC Inc.	(07) 41 62 7788	Kingaroy and surrounds
The Salvation Army (Moneycare Lockyer Valley)	1800 722 363	Gatton
YOUTURN Youth Support Money Matters	Money Matters Referral voicemail: 0419 906 377 Email referrals: money matters@youturn.org.au <u>For further information</u> Financial Resilience worker: 0499 997 363	Funded catchment priority area – Sunshine Coast: 4557, 4558, 4564, 4565, 4566, 4567, 4572, 4573 Other post codes accepted when capacity allows from the Sunshine Coast