Handling Consumer Monies

AGED CARE POLICY

Policy Version 3.0

Category: Administrative ***(Required by Legislation)***

Adopted: June 2025

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Handling Consumer Monies Aged Care Policy

Purpose

Winton Shire Council (Council) is accountable for the delivery of safe and quality care and services.

Management of their financial affairs is an area in which elderly consumers are particularly vulnerable to exploitation. Consumers may require no, little or much help when handling their money.

Winton Shire Council is committed to promoting consumer autonomy in managing their own money wherever possible and will assist by referring them to other stakeholder such as advocacy, social worker to assist them with money handling tasks.

Council will also identify appropriate systems and processes to monitor, review and continuously improve compliance with this policy.

Scope

This Policy applies to:

- All Community Care Services team members,
- Their volunteers,
- Students on placement,
- Contractors and consultants, whether or not they are employees,
- Any other brokered service providers; and
- Winton Shire Council Councillors,

Definitions

Term	What it means / refers to
Financial or material exploitation	The illegal or improper use of a person's property or finances including withholding finances through deceit or theft, misappropriation or misuse of funds or property, forced sale of home or possessions, forced change of will or abuse of trusteeship or power of attorney.
Financial abuse	Any act which involves misusing the money or property of a vulnerable person without their full knowledge and consent. This includes theft of money, pension cheques or property as well as misuse of a power of attorney.
Guardianship	An application can be made to QCAT to appoint a guardian to make personal decisions on behalf of an adult with impaired capacity. A guardian is appointed to make decisions relating to the adult's personal and health affairs (including accommodation, healthcare, and other personal matters).
Public Trustee	The Public Trustee of Queensland helps manage an adult's money. The Public Trustee may be appointed by QCAT to help an adult manage their financial affairs. The sorts of issues they deal with include: • Budgets • Pensions and other benefit entitlements • Bills • Approval for expenditure

Term	What it means / refers to
Office of the Public Guardian	The Public Guardian of Queensland makes personal and health decisions for people. A guardian appointed by QCAT is a decision maker only and their role is not to take on support services for the adult. The types of decisions the Public Guardian can make will depend on the appointment made by QCAT, but can include: • Where the adult lives • Who the adult has contact with • Legal issues (not including financial or property) • The use of restrictive practices • Health care • Service provision
QCAT	Queensland Civil and Administrative Tribunal

Policy Statement

The Winton Shire Council commits to:

- Promoting consumer autonomy in managing their own money wherever possible
- Assist consumer by completing referrals to other stakeholders such as Advocacy or Social Workers if they require assistance with handling their monies.
- Respecting and supporting consumers' choice on how they use their money
- Training staff to be alert to the signs of financial abuse such as:
    - missing belongings
    - inability to find the money for basics such as food, clothing, transport costs and bills
    - fear, stress and anxiety.

Operating rules for staff and volunteers

Staff and volunteers must:

- support the consumer's dignity of risk and choice in purchases, including alcohol and tobacco products
- ensure receipts are obtained for all items purchased on behalf of or when accompanying a consumer
- record all money issued and spent in the ledger which is to be signed and dated by the staff member and consumer or another independent witness
- encourage consumers to plan for purchases and discourage consumers from carrying large amounts of money
- secure the consumer's personal money in a safe facility in their home and
- report any concerns about financial abuse including discrepancies in the ledger to their supervisor.

Under no circumstances are staff and volunteers permitted to:

- make a personal purchase with money from a consumer's funds
- borrow money, keep or accept any money from any consumer including change
- transfer petty cash between consumers
- take home consumer money
- pay for a consumer expense with the staff member's own finances or
- give consumers investment or financial advice.

Managing staff/supervisors must:

- regularly check the receipts, cash counts and adequacy of cash holding
- check and sign the ledger books on a weekly basis certifying that they have been reviewed and
- immediately report any discrepancies to the applicable senior manager.

Operational Need

To minimise the risk of financial abuse of vulnerable people receiving aged care support services through Winton Shire Council.

Roles and Responsibilities

Winton Shire Council

The Winton Shire Council is responsible for providing leadership and fostering a culture of safe and effective services and supports. The Governing Body will identify appropriate systems and processes to manage risks associated with handling consumer monies and to monitor, review and continuously improve compliance with this policy.

Management

Management is responsible for ensuring this policy and associated processes are implemented and that all staff, contractors, students and volunteers understand their duties and obligations. This includes providing sufficient resources, guidance and support to ensure consumer independence, well-being and quality of life are optimised.

Staff including contractors and volunteers

All staff, contractors, students and volunteers are responsible for handling consumers' funds in accordance with this policy. They must complete all required education and training and follow all related policies, processes.

Communication

This document will be published on the Winton Shire Council website and will be made available to all employees involved in the delivery of Aged Care services provided by Winton Shire Council.

Related Council Documentation

Aged care records including:

- Consumer files,
- Incident reports,
- Incident register,
- Consumer feedback,
- Worker training records and
- Risk register.

Legislation, Recognised Authorities and Other Sources

- Aged Care Act 1997

- Privacy Act 1988 (Cth)
- User Rights Principles 2014
- Elder Abuse Toolkit (Seniors Rights Victoria)

Review of Policy

This policy will be reviewed every two years or when legislation or standards change and remains in force until amended or repealed by resolution of Council.

Record of Amendments and Adoptions

Date	Revision No	Reason for amendment	Date adopted by Council
December 2021	Version 1.0	Initial policy	16 December 2021
October 2023	Version 2.0	Updated quality standards	
June 2025	Version 3.0	SDAP update	