



---

## **P053 – HANDLING PARTICIPANT MONEY POLICY & PROCEDURE**

---

This policy and procedure provide guidelines for District 360 staff in relation to the handling of participant's funds.

### **1. Scope**

This policy applies to all District 360 staff and contractors.

### **2. Policy Statement**

We acknowledge the risks associated with handling a participant's money and have developed a clear framework within which we expect all workers to operate in order to minimise risk.

We respect each participant's right to maintain their independence, including to manage their own finances independently.

We will use our best endeavours to ensure that:

- a) if a participant asks us to handle their money in the course of providing home care services,
- b) we do so on a transparent basis;
- c) if an issue does arise we investigate the issue and take appropriate action.

### **3. Principles**

District 360 staff commit to the following principles:

- a) District 360 is committed to ensuring that participants are supported to manage, control, access and spend their own money as they determine.
- b) District 360 will not provide financial information, advice or information other than that which would reasonably be required under the participant's plan and within the scope of support coordination services.
- c) Staff must never ask for gifts or encourage gift giving of any kind in connection with the performance of official or work duties. Personal gifts of a nominal value from participants must be declared and reported to the participant's family and CEO. Any gifts that are above a nominal value must not be accepted.
- d) District 360 systems will include appropriate checks and balances to ensure the safeguarding of participants from being exploited, and to protect staff from allegations of financial mismanagement:
- e) All staff are expected to demonstrate a high level of ethical conduct in both their duty to the participant and to District 360. All staff are required to maintain absolute confidentiality in respect of participant's funds and accounts.

- f) All Support Coordinators are made aware of the requirement to exercise a duty of care to ensure that participants funds are not exploited or disadvantaged and potential for conflict of interest is mitigated.

## **4. Risks**

The risks associated with handling participant money fall within three broad categories:

- a) Misappropriation: eg where a worker uses their position to steal money from a participant.
- b) Mishandling: eg where a worker accidentally loses a participant's money;
- c) Misunderstanding: eg where a participant (who may be living with dementia) thought they gave the worker more money than they did.

## **5. Workers' responsibility**

- a. A worker must only handle a participant's money to perform a task specified in the participant's care plan.
- b. We expect all workers to uphold the highest standards when handling participant money.
- c. Workers must:
  - i. only handle a participant's money in accordance with the terms of this policy and the participants express instructions as set out in their care plan;
  - ii. respect the participant's right to manage their finances independently and as they see fit;
  - iii. preserve participant confidentiality in relation to money handled as well as the participant's finances and information more generally.
- d. Workers must not:
  - i. Handle participant money in excess of \$200.00 per transaction and \$400.00 maximum to be held in safe at any one time in a SIL house;
  - ii. purchase anything with a participant's money for anyone other than the participant;
  - iii. receive any benefit associated with spending a participant's money (eg using the worker's own rewards card);
  - iv. ask for or accept any gift or loan from a participant; (e) loan money to a participant; or
  - v. offer any form of financial advice or information which may be construed as financial advice to a participant.
  - vi. engage in any gambling activity on behalf of a participant or with a participant's money

## **6. Procedures**

### **Assessment and care planning**

Assessment and Individual support planning. If a participant asks District 360 to handle their money in the course of providing services, the service coordinator will:

- a) discuss the participant's request and determine an appropriate role for the support worker to support the participant in completing the task;

- b) record the participant's request in the Individual Support Plan including specific instructions about the task that they would like us to perform and the role of the worker in completing the task;
- c) record the method of transaction to be conducted eg cash or credit/debit card.

### **Handling a participant's money**

When handling a participant's money the worker must ensure they:

- a) comply with this policy and the participant's directions as recorded in the directions in the Individual Support Plan;
- b) complete the **F066 - Handling Participant Money Form**;
- c) take reasonable steps to safeguard the participant's money from loss or theft.

Cash is the preferred method of payment. Use of a participant's EFTPOS or credit/debit card on their behalf using either a PIN or "tap and go" should be a last resort due to the increased risk of misuse or misunderstanding.

If a participant asks a participant to use their EFTPOS or credit/debit card on their behalf, the worker must ensure that they:

- a) inform the participant that our preferred method of payment is cash due to the increased risks associated with use of an EFTPOS or credit/debit card and that by proceeding with this payment method, the participant is acknowledging this risk and is encouraged to change their PIN frequently;
- b) record the participant's instructions in the participant's case/progress notes, including the method of payment the participant wants the worker to use (eg PIN or "tap and go");
- c) must explain the risks to the participant of that method and record the participant's acknowledgement of the risks;
- d) do not withdraw more than the participant has expressly instructed;
- e) otherwise comply with this policy and procedure including the steps outlined below.

### **After the transaction is complete**

After each transaction the worker must:

- a) return any unspent money and the participant's EFTPOS or credit/debit card to the participant as soon as practicable;
- b) record the following details of each transaction in the participant file:
  - Name of worker handling the participants' money;
  - Date;
  - Amount received, spent and leftover; and
  - The purpose of the transaction undertaken on behalf of the participant.

The worker must obtain a receipt for each transaction and:

- a) check the receipt for any errors or other concerns which must be reported to the Community Manager before the end of the worker's shift;
- b) keep a record of the receipt in the participant file (if necessary the receipt must be scanned and stored electronically).

### **Reporting concerns**

Workers must immediately notify the Service Coordinator if they have any concerns relating to the participant's money or finances including any concerns:

- a) that the participant may be being taken advantage of or defrauded by a third party;
- b) that the participant may have lost or misplaced money or valuables;
- c) about any allegations of misconduct by a worker;
- d) about the participant's ability to manage their finances.

If the Community Manager receives notice of any concerns from a participant, a worker or develops their own concerns they should, as appropriate:

- a) investigate the concerns;
- b) discuss the concerns with the participant;
- c) where we have the authority to do so, discuss the concerns with the participant's next of kin;
- d) where necessary, contact the Office of the Public Guardian / Public Trustee for assistance and/or make an application to the Queensland Civil and Administrative Tribunal seeking an order that an administrator be appointed to manage the participant's finances;
- e) where necessary, report the matter to the Police for investigation

## 7. Other relevant policies and documents

Staff, especially managers and supervisors, are encouraged to read this policy in conjunction with other relevant District 360 Supports policies and documents, including

- D360S\_P005 Participant Decision Making and Choice Policy
- D360S\_P010 Code of Conduct Policy
- D360S\_P016 Financial Management Policy

## 8. Relevant legislation;

- The National Disability Insurance Scheme Act 2013 (NDIS Act)
- NDIS Practice Standards
- WA Disability Services Act 1993
- VIC Disability Amendment Act 2017

## 9. More information

If you have a query about this policy or need more information, please contact the management team at [info@district360.com.au](mailto:info@district360.com.au)

## 10. Review details

Approval Authority	Tanya Johnston
Responsible Officer	Coco Johnston
Approval Date	15 October 2021

Last updated Date	30 July 2024
Next Review Date*	30 July 2025
Last amended	- Reviewed to make sure information was up to date

*\* Unless otherwise indicated, this procedure will still apply beyond the review date.*

Printed versions of this document are not controlled. Please refer to the D360 Policy Library for the latest version.