

# Your guide to financial administration

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How the Queensland Public Trustee  
helps you manage your money



Contents

About this guide ..... 2

What we do ..... 2

Words you need to know ..... 3

How we help manage your money ..... 4

Other ways we can help ..... 6

• If you own a property ..... 6

• If you move into an aged care home ..... 6

• If you need to access disability support services ..... 6

• If you need help with tax and investments ..... 6

• If you have legal issues ..... 6

Things we can't do ..... 7

Fees and charges ..... 7

How we make decisions ..... 8

Frequently asked questions ..... 10

Our team are here to help ..... 10

Help if you have concerns ..... 11

Your privacy ..... 11

Contact us ..... 12

About this guide

This guide has information about what happens when a court appoints Queensland Public Trustee (QPT) to look after your money. It explains the steps we take to help you manage your money and involve you in making decisions.

What we do

QPT helps more than 10,000 Queenslanders with financial administration services to help them manage their money.

The Queensland Civil and Administrative Tribunal (QCAT) may appoint us to be your financial administrator if you are unable to manage some or all your money due to a disability, illness or injury.

The support we give depends on your needs. Some people need a lot of help, others only a little. Sometimes it's just for a short time, sometimes it's for a little longer.

Our role is to make sure:

- you get the income you're entitled to
- your bills are paid
- you have a budget for living expenses such as rent, electricity, food, clothes and medication
- your assets are safe and secure, like your house, car and bank accounts.





## Words you need to know

### QCAT

The Queensland Civil and Administrative Tribunal (QCAT) is the court that appoints financial administrators.

### Financial administrator

This is a person or organisation that QCAT appoints to help someone manage their money.

### Administration order

The legal decision that appoints someone to look after your money.

### Support network

People you trust such as a family member, friend or support worker who can help you work with us to manage your money and make decisions.

## How we help manage your money

### 1. We meet with you

We talk to you about your goals and ways we can support you with your money. You can bring a support person with you.

At this meeting we:

- get to know you and find out what is important to you
- get information from you so we understand your money matters
- explain how QPT helps you
- explain how you get money when you need to
- explain our fees and charges
- deal with any urgent money matters, like overdue bills
- answer your questions.

### 2. Make a budget

We help you make a budget, so you know how much money you have and how much money is needed for bills and everyday expenses.

We help you decide how much money you have left for personal spending so you can do the things you want and plan to save for things you may want in the future.

If you owe anyone money, we work out a re-payment plan with them.

We review your budget with you each year to make sure it supports your goals and lifestyle. If things in your life change, we will work with you to update your budget.

### 3. Make sure you get the right income

We will make sure you are getting the income you're entitled to such as:

- extra payments from Centrelink, like rent assistance
- applying for pension entitlements
- asking people to pay you if they owe you money.

### 4. We manage your income and expenses

We will look after your money, so your bills are paid and you have money for everyday expenses.

Everything will always stay in your name, and we will always talk to you, so you are involved in any decisions made about your money.

If you need extra money that was not budgeted for, you can talk to us so we can see what money you have and options that may be available to you.

### 5. Provide financial statements

We give you a 'statement of account' each year. It shows your income, expenses and assets (like your savings, car, house or investments), and our fees and charges.

## Other ways we can help

### If you own a property

We support you to pay your mortgage and household costs, using your own money.

We can also support by overseeing repairs and maintenance and organising insurance.

If you need to sell a property, we can get a real estate agent, sort out and remove your belongings and get your home cleaned.

### If you move into an aged care home

We help you fill out forms and set up payments for your aged care fees, chemist account and other expenses.

### If you need to access disability support services

We can help you gain access to things like:

- the National Disability Insurance Scheme (NDIS)
- specialist medical equipment
- home and vehicle modifications
- accommodation services.

### If you need help with tax and investments

We can do your tax return each year and help you with a financial plan if you have investments.

### If you have legal issues

We can provide you with legal services to resolve issues relating to your money.

## Things we can't do

We can only help manage the money you already have. So, if your only income is a pension that is all the money we can help manage. If you can't afford something we can't give you money you don't have.

We can't make lifestyle decisions for you such as where you are going to live, but we can help with the decision about whether you can afford it or not.

We can't make decisions about your money without talking to you first.

We can't decide to stop being your financial administrator. This needs to be decided by QCAT, but we can support you with information about steps you can take to apply for our appointment to be reviewed by QCAT.

## Fees and charges

We charge fees for our services and will tell you how much these fees will be when we meet you for the first time.

The amount of fees you pay depends on how much support you need. We review your situation each year to check if the level of support you need from us still suits your lifestyle.

We ensure the fees are reasonable and may give you a fee reduction if you need assistance with the cost of our fees.

## How we make decisions

Here are the steps we take to work with you to ensure your views, wishes and preferences are heard and considered when we are making decisions.

### Step 1 — Get to know you

We get to know you to understand what's most important to you. This includes knowing who is important to you, and who supports you to make decisions.

### Step 2 — Identify your needs

We listen to what matters most to you, to understand what you need.

### Step 3 — Find out your views, wishes and preferences

We support you so you can tell us about something you want or need to help inform decisions.

### Step 4 — Identify your priorities and talk to your support network

We work with you to focus on outcomes that:

- help you keep existing supportive relationships
- support you to practice your culture, language and values
- take your right to privacy into account.

### Step 5 — Take you through the process

We involve you in every step of the process to support you as much as we can to make the decision.

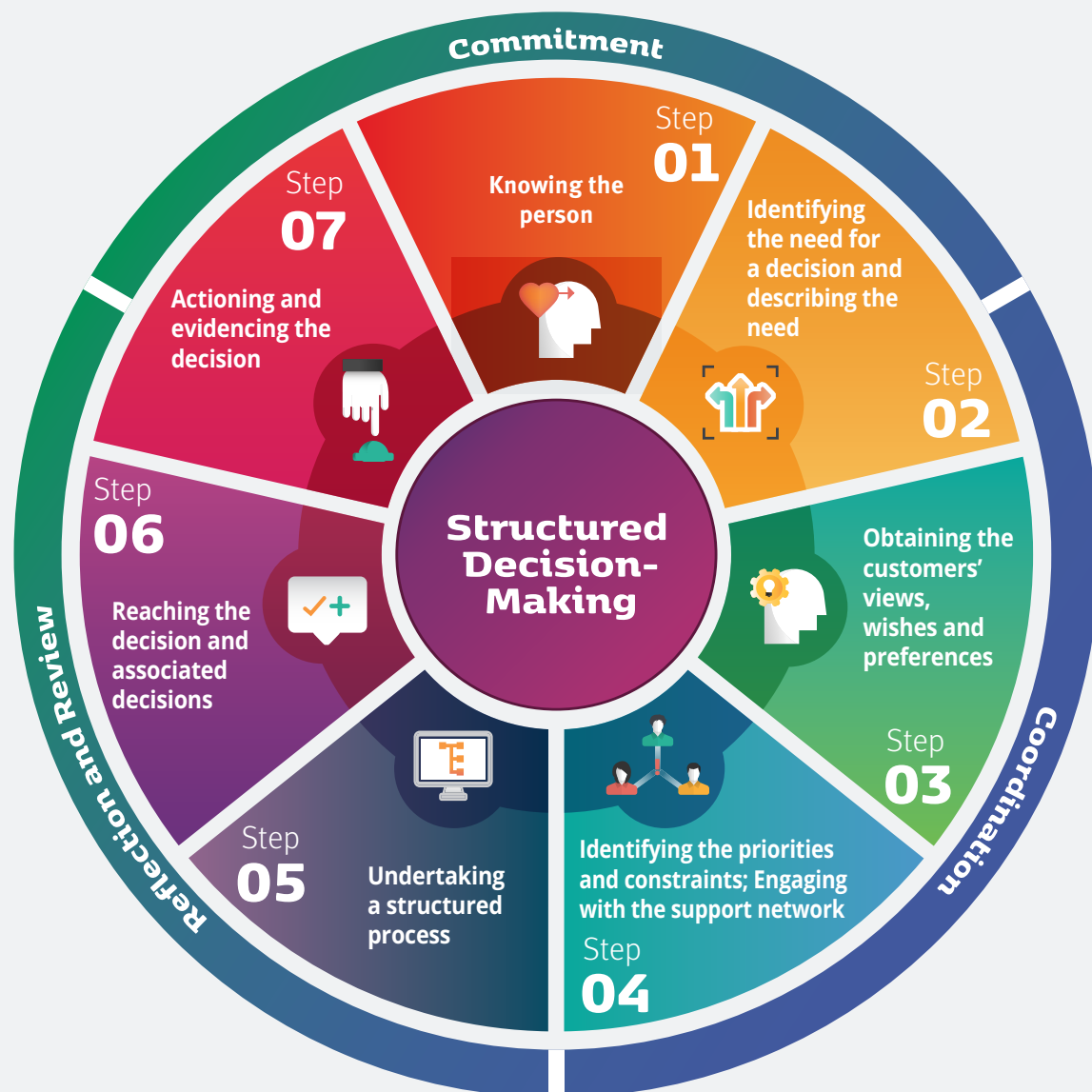
## Step 6 — Reach the decision

We take time to explain the reasons and process for decisions to make sure you understand.

## Step 7 — Keep a record

We keep a record of the decision including:

- what decision was made
- why it was made (what informed it)
- how it was made (the process we followed).



## Frequently asked questions

### How can I get my administration order changed or removed?

You or someone from your support network can make an application to QCAT to review our appointment as your administrator.

QCAT can then consider if:

- it's necessary to continue with our appointment
- if someone else can be appointed as your financial administrator
- whether you need any help at all anymore.

If you would like help, we can refer you to an independent service that can support you with this process.

### What if I want more control of my money?

We have a Financial Independence Pathway to help you if you want greater control of your money.

For some people this means having more independence, but still using our support. For others it may mean going to QCAT and asking for us not to be involved in your money matters anymore.

The Financial Independence Pathway is available to all customers.

### How can I find out how much money I have?

You can contact us, and we can provide this information to you over the phone. We send you a regular statement so you can see how much money you have and how your money has been spent.

### Our team are here to help

Our role is to work in your best interests and protect your money, so it supports your needs. We have a team of people who are here to work with you and find solutions. You can call us to ask questions about your money or raise concerns with us.

When you call us, our team will be there to help you with everyday questions or requests. For other things like making and reviewing your budget, a Trust Officer will help you. They will work with you to get to know you better and understand your needs and what's important to you.



# Help if you have concerns

We are always improving our services, so we want to know if you're not happy. If you have concerns, you or someone from your support network can raise them with us.

The best way to do that is to contact us. If you are not happy with the answer you can ask to talk to a manager.

If you are still not happy, our team can help you to:

- make a complaint
- speak to our Customer Advocate — their job is to check that our service is fair.

# Your privacy

We will ask you for personal information to help manage your money. Sometimes we need to share some of your information with others so they can give you advice or provide a service to help you.

We take your privacy seriously and make sure that everything we do complies with the *Information Privacy Act 2009* (Qld).

# Contact us

Your nearest QPT office



For more information about our financial administration services:

- visit [www.pt.qld.gov.au](http://www.pt.qld.gov.au) or scan the QR code with your mobile phone to view more information on our website
- call us on **1300 687 778**