QPT | QUEENSLAND PUBLIC TRUSTEE

Things your financial manager should do

Easy Read Version

Easy Read

What is in this guide

Help with this guide	2
About this guide	3
Who can be your financial manager	5
How your financial manager can work with you	6
What your financial manager can do for you	8
Your financial manager must do what is best for you	10
Some ways your financial manager can help you	11
Contact us	12
Get help to speak to us	13

Help with this guide

You can get someone to help you:

- understand this guide
- find more information.

Contact information is at the end of this guide.

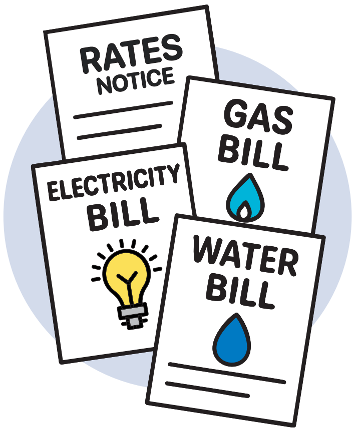
Some words in this guide are **bold**.

We write what the **bold** words mean.

About this guide

This guide tells you what your **financial manager** should do to help you.

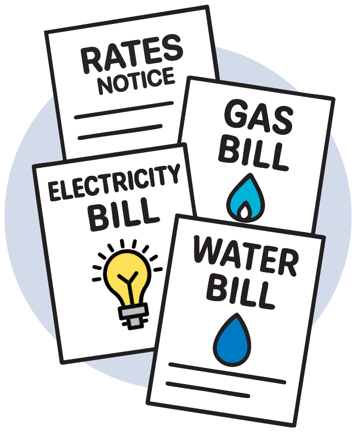
A financial manager is a person who helps you look after your money.



Your financial manager may help you:

- pay your **bills**
- plan how to use your money
- keep your money safe.

About this guide



Bills are things you must pay for, like rent or power.

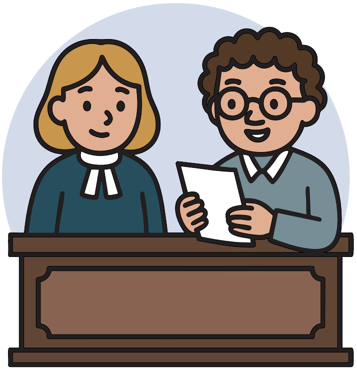
A plan for your money is called a **budget**.

A budget shows what money comes in and what money goes out.

In this guide we tell you:

- who can be your financial manager
- how your financial manager works with you
- what your financial manager can do for you
- ways your financial manager can help you.

Who can be your financial manager



A Tribunal or Court will decide if you need a financial manager.

A Tribunal or Court is a group of people who make important decisions about your life.

Your financial manager can be:

- a family member
- a friend you trust
- a **trustee company**
- Queensland Public Trustee

A trustee company is a business that helps people look after their money.

Queensland Public Trustee is a government group that helps people manage their money.

How your financial manager works with you

Your financial manager must treat you fairly and with respect.

This means they must be kind and honest with you.

They must follow the law and respect your **rights**.

Rights are rules that keep you safe and protected.

They must protect the rights and **dignity** of people with disabilities.

Dignity means being treated like a valued person.

How your financial manager works with you

Your financial manager should:

- tell you who they are and what they will do
- explain how they will help with your money
- ask what you want and listen to your ideas
- talk to your family or close friends if they need to understand what is best for you.

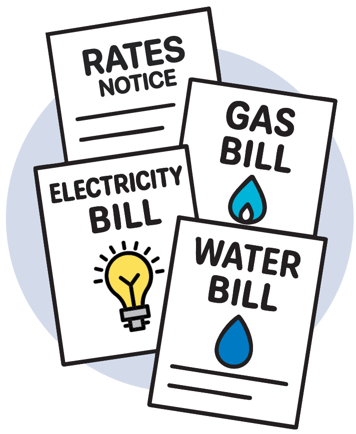
Your financial manager must:

- make decisions that are good for you
- make choices that match what you want unless it is not safe or not good for you
- explain their choices to you and answer your questions.

What your financial manager can do for you

Your financial manager must make a budget for you.

Your budget shows how much money you have and what you need to spend it on.



They can help you:

- pay your bills, such as rent or power
- pay any money you owe
- look after your important things by getting **insurance**.

Insurance is something you pay for that helps protect your things if they are lost or broken.

What your financial manager can do for you

Your financial manager can help you save your money.

Saving means putting money away for later.

If you wish, they can also help you invest your money so it can grow.

Investing means using money in a safe way so you may earn more in the future.

Your financial manager must make sure you have enough money for now and for the future.

This means they help you plan so you have money for your needs today and later on.

Your financial manager must do what is best for you

Your financial manager must keep your money safe from people who might try to take it or use it in the wrong way.

They must only share your **personal information** with people who need it, like Centrelink or your bank.

Personal information is private information about you, such as your name, address or money details.

Your financial manager can make decisions for you, but only the decisions a Tribunal or Court says they can make.

Some ways your financial manager can help you

Your financial manager can help you:

- Make a payment plan if you owe money. This lets you pay money back slowly over time.

- Save your money by putting extra money into a savings account.

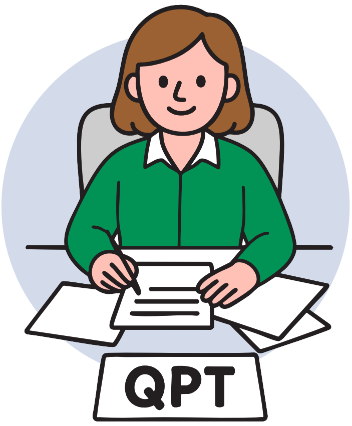
- Get insurance to look after your things. If you own a car, insurance can help pay for repairs if there is an accident.

Contact us

You can call us on 1300 687 778.

Visit our website at

www.pt.qld.gov.au/customers



You can contact us if there is anything else you would like to know.

Get help to speak to us

If you do not speak English use the free Translating and Interpreting Service or TIS.

You can call them on 131 450.

If you need help to speak or listen The National Relay Service (NRS) can help you make a phone call.

To use their service, you can:

- visit their website at www.accesshub.gov.au
- call them on 1800 555 660.