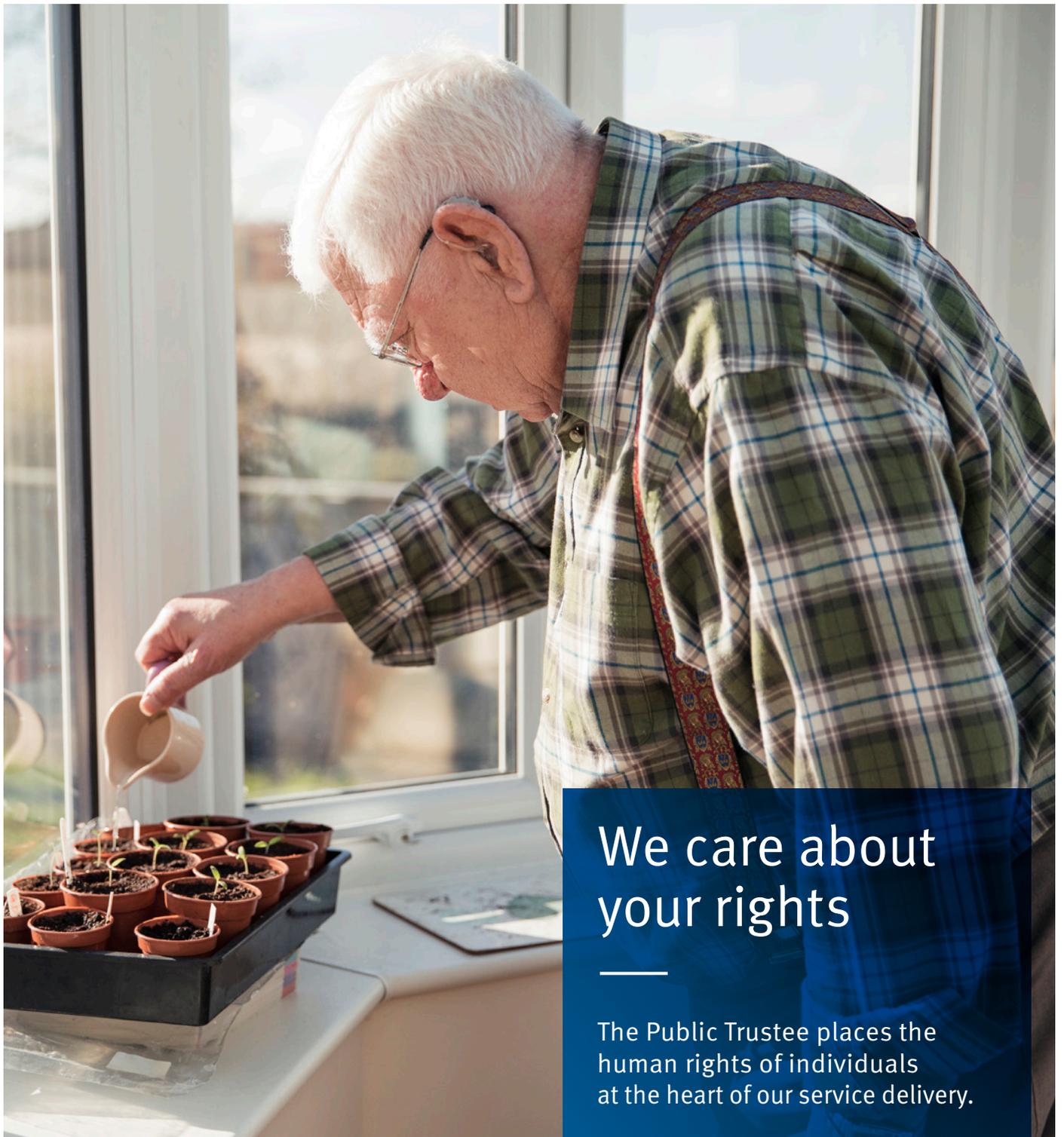


A guide to **Personal Financial Administration**

A guide to how the
Public Trustee helps
people manage
their finances





We care about your rights

The Public Trustee places the human rights of individuals at the heart of our service delivery.

About this guide

This guide is to help explain the process the Public Trustee undertakes when we are appointed as financial administrator or financial attorney, and how we will help you during this time.

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Why the Public Trustee?

At times, individuals in our community need assistance with their financial affairs; this is where we can help.

We provide personal and ongoing support tailored to the needs of individuals, who due to disability, illness or injury are unable to manage their own financial affairs.

Our job

If we have been appointed by the Queensland Civil and Administrative Tribunal (QCAT) or a court to act as your administrator, our job is to manage your financial affairs.



What now?

By working together, the Public Trustee can manage your financial matters, helping provide security and peace of mind. We work with you to create a budget to suit your needs.

The main steps: what are they?

1

We are appointed by QCAT or a court to administer and protect your financial affairs.

2

We meet with you and your support people, so we can understand your lifestyle needs a little more.

3

We then review your regular household bills and with your input, develop a budget so that we can arrange payment of your bills and everyday living expenses.

4

We identify and collect any income you are entitled to or income from other sources, including pension entitlements.

5

We contact your creditors to assist with the management of outstanding debts.

6

We maintain accurate records of your finances and provide you with a statement of account.

A unique plan that genuinely reflects you

What we will do for you:



Your Trust Officer

- Our job is to look out for your financial security. To help us do this, a dedicated Trust Officer will assist you with the management of your financial affairs.
- You can contact your Trust Officer directly by phone or email, or visit them in person.



Income and Taxes

- As your administrator, we will review your current income and work on your behalf to secure any additional income that you are entitled to receive from Centrelink or the Department of Veteran Affairs.
- We will also take care of your tax return each year, if required.



Financial Management Plan

- With an understanding of your views and preferences, we will build a personal financial plan (budget).
- Your plan will detail income and expenses, as well as future capital expenditure.
- It supports your lifestyle and if your circumstances change, your Trust Officer will work with you to change your plan.



Paying your Accounts and Bills

- With your financial management plan in place, we can pay some or all of your bills.
- This includes accommodation, electricity, groceries and other living expenses, such as insurance or medical and pharmacy costs.



Real Estate Management

If you own property, we will:

- arrange annual inspections for you
- deal with any local council or government requirements (e.g. pay rates)
- oversee repairs and maintenance, and
- organise insurance, valuations and sale of the property if required.



Disability Support Officer

We have Disability Support Officers who can provide support to our Trust Officers with things such as:

- disability services
- specialist medical equipment
- home and vehicle modifications, and
- NDIS queries.



Statement of Advice

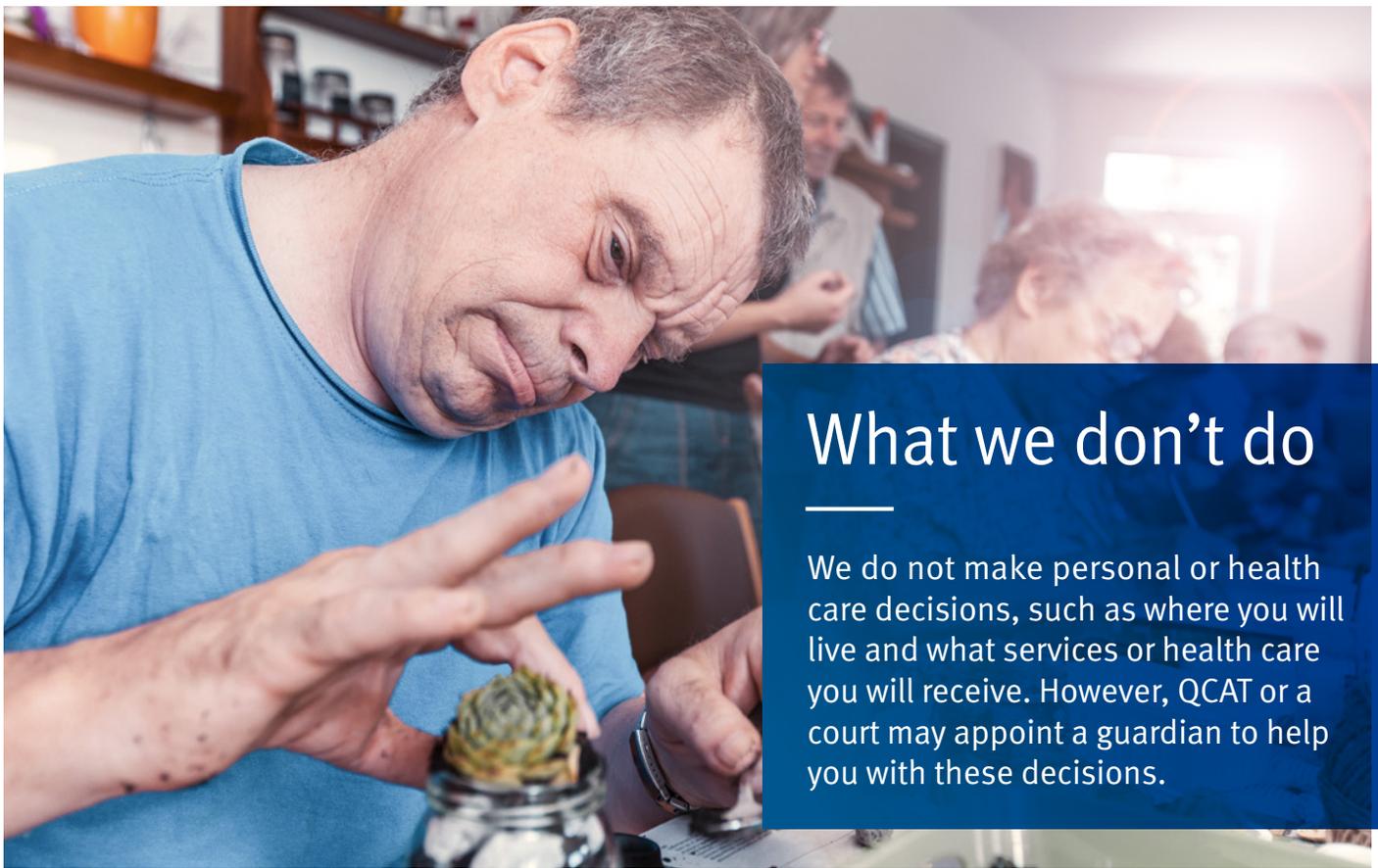
The Public Trustee prepares an investment plan for you, and when required, financial planning advice is obtained. We will give you this plan, called a 'Statement of Advice', which will be reviewed each year.



Statement of Account

Each year, you will receive a statement, which shows your income, payments made, and/or any liabilities and assets.

- We aim to act in your interests and protect your assets.
- Wherever possible, we will represent your views and preferences.
- We work to protect you from financial abuse, exploitation and neglect.
- Where possible, we will make decisions that are the least restrictive to you, and encourage and support you to make your own decisions.



What we don't do

We do not make personal or health care decisions, such as where you will live and what services or health care you will receive. However, QCAT or a court may appoint a guardian to help you with these decisions.

What is an administrator?

At times, people in our community need help with their financial affairs; this is where an administrator, such as the Public Trustee can help.

An administrator must act in line with the *Guardianship and Administration Act 2000* and the directions of QCAT or a court.

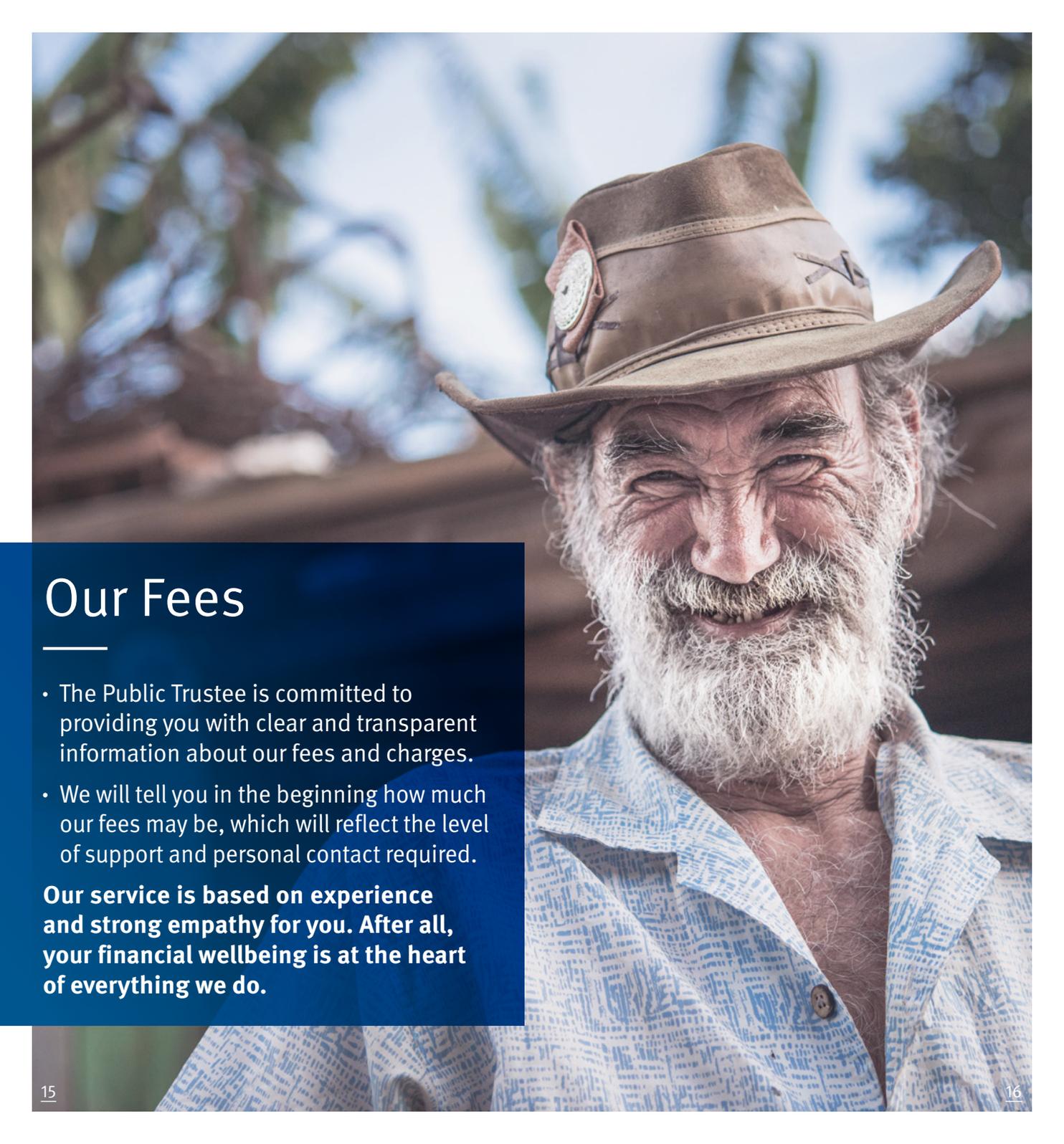
To find out more about how a guardian or administrator is appointed, visit our website www.pt.qld.gov.au

What is a guardian?

The Public Trustee is not the same as the Public Guardian.

A guardian is a person appointed by QCAT to assist a person with impaired decision making capacity, in relation to personal healthcare decisions.

The guardian ensures an adult's needs are met and interests are protected by making certain personal and health care decisions on their behalf.



Our Fees

- The Public Trustee is committed to providing you with clear and transparent information about our fees and charges.
- We will tell you in the beginning how much our fees may be, which will reflect the level of support and personal contact required.

Our service is based on experience and strong empathy for you. After all, your financial wellbeing is at the heart of everything we do.

What the law says



We must:

- act honestly and carefully to protect your interests
 - follow any directions given by QCAT or a court
 - not do anything that may be a conflict of interest
- keep accurate records—these can be audited
 - respect your human rights
 - work with others (like a guardian) appointed to make decisions for you
 - always follow the law when dealing with real estate or investments

Protecting your privacy

The Public Trustee collects and manages personal information in the course of performing its activities, functions and duties in accordance with the *Public Trustee Act 1978*.

The way in which the Public Trustee manages personal information is governed by the *Information Privacy Act 2009*.

This means there are restrictions on how we can use, and when we can disclose, your personal information.

If you would like to read our Privacy Statement, please visit our website at:

www.pt.qld.gov.au/site-footer/privacy



We're here to help

Your financial wellbeing is at
the heart of everything we do.

Providing feedback



We are here to help you and we will work with you to find solutions.

If you have any concerns, please speak to your Trust Officer. If you're not happy with the answer you receive from your Trust Officer, you can contact the regional manager or your Public Trustee office.

For feedback, concerns or to make a complaint, please contact us by:

Phone: **1300 360 044**

Email: **complaints@pt.qld.gov.au**

Mail: **The Public Trustee, GPO Box 1449, Brisbane QLD 4001**



When we receive a complaint, we will ask you for all the details. We will then review this and let you know the outcome by phone, email or letter.

If you are not happy with our response, there are other avenues open to you, such as the Queensland Ombudsman.

You can contact the Queensland Ombudsman by:

Phone: **1800 068 908**

Email: **ombudsman@ombudsman.qld.gov.au**

Web: **ombudsman.qld.gov.au**

Your nearest Public Trustee office

Birtinya

Brendale

Brisbane

Bundaberg

Cairns

Gladstone

Ipswich

Mackay

Maryborough

Mount Isa

Redcliffe

Rockhampton

Southport

Toowoomba

Townsville

If you have any questions, we're here to answer. To book an appointment, you can:

call us on

1300 360 044

visit our website

www.pt.qld.gov.au

Human Rights

Respect · protect · promote