



Your guide to Financial Administration



Public Trustee

Every moment counts

Hello,

Welcome to the **Public Trustee.**

We are here to support you and look after your money and belongings. These are things like your house, car and bank accounts. We call these things your money matters.

Your Client Account Manager (or CAM for short) is your contact person at the Public Trustee. They will be in contact soon to set up a meeting with you to talk about how it works. You can ask a friend, family member or support person to come to the meeting with you.

This Guide explains what we do, how we can support you and what your rights are when working with us.



Scan the QR Code to get more information on our website or watch our video on Financial Administration.



What is in this guide

What does the Public Trustee do?	5
Why am I with the Public Trustee?	5
When will your Administration Order start?	6
How long does an Administration Order last?	6
Who will support me?	7
How the Public Trustee will support you?	7
Ways we can help	8
Frequently asked questions	10
What are the fees and charges?	13
What happens at your first meeting with your CAM?	14
What does your CAM do to set up your money matters?	14
What information should you bring?	15
Information about support organisations	17
How to get help if you have concerns?	18
We care about your privacy	19
Please let us know if your personal details change	19

Words you need to know

Public Trustee

The organisation that has been asked to be your administrator and support you with your financial affairs.

Tasmanian Civil and Administrative Tribunal

Also known as TASCAT, they provide legal decisions to help solve problems fairly and according to the law.

Money Matters

Your money matters are your money, bank accounts, or the things you own.

Administration Order

The legal decision asking someone to look after your financial affairs.

Administrator

The person chosen by TASCAT to support you with your financial affairs.

Client Account Manager

The person at the Public Trustee who will support you with your financial affairs and financial decisions. You call them CAM for short.

What does the Public Trustee do?



Public Trustee
Every moment counts

Sometimes people need support to make decisions about their financial affairs due to a disability or illness. This is when an Administrator, like the Public Trustee, can help.

We make sure:

- Your things are safe, like your house, car, and bank accounts.
- Your bills are paid on time.
- You can afford to buy the things you want and need.

Why am I with the Public Trustee?



TASCAT

The Tasmanian Civil and Administrative Tribunal has asked us to support you look after your money matters. We call them TASCAT for short.

The Tasmanian Civil and Administrative Tribunal (TASCAT) has decided you need help to manage your money matters.

TASCAT made an Administration Order. An Administration Order is a legal document that says the Public Trustee must take charge of all or part of your money matters. We will support you to you get things on track. Sometimes an Order says you can look after some of your money yourself, such as your Centrelink payments.

When will your Administration Order start?

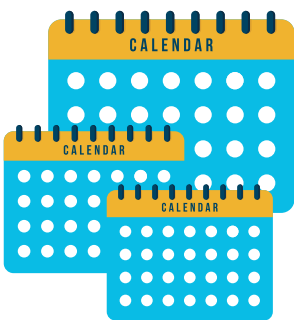


Your Administration Order starts at your TASCAT hearing. It can take us up to 6 weeks to get things set up.

Your CAM will meet with you soon after the hearing to start getting your money matters set up. You can ask your CAM questions about the admin order or any other issues about your money matters.

How long does an Administration Order last?

 TASCAT



An Administration Order can last for 3 years. Then TASCAT checks your Order to see if you can look after your money matters yourself.

They may decide you can take care of your money matters or they may decide you still need support.

Who will support me?



Your CAM is the person at the Public Trustee who helps you with your money matters. If you need help or have any questions, ask your CAM.

Your CAM will meet you and contact you (by phone, or email) regularly to see how you're going. You can meet your CAM at our office or somewhere else if you prefer.

You can contact your CAM by email or call 1800 068 784 and ask to speak to your CAM. If they can't talk with you when you call, they will call you back as soon as possible.

How the Public Trustee will support you?



The Public Trustee helps you look after your money matters and get things on track. We help you to budget so you don't get into debt. We will support you to make decisions about your money and the things you own, as much as possible.

We help you to make sure:

- You have money for your essential needs (housing, rent or mortgage, electricity and heating, food, clothes, phone and medicines).
- Your bills are paid on time.
- You can budget to buy the things you need and want.
- Your bank accounts, house and car are safe.
- You make decisions about your money that you can afford and that are not illegal or harmful to you.

Ways we can help



Make a budget

We help you to make a budget so you know how much money you have and how much you can spend. This means you can pay for your essential needs. We help you decide how much money you have for personal spending so you can do the things you want and plan to pay for things you may want in the future.



Help with your bills

We help you to pay your bills or any debts you owe, using your money.



Help look after your debts

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



Make sure you're getting the right income

We talk with agencies like Centrelink, the Department of Veteran Affairs and your employer, if you have one, for you.

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

- Extra payments from Centrelink, like rent assistance.
- Wages and entitlements.
- Superannuation.
- Concessions you may be eligible for.
- Applying for a foreign pension.

Ways we can help



Provide financial statements

We give you a financial statement once a year (or whenever you ask) to help you understand your money matters. It shows your income, expenses, and assets (like your savings, car, house, or investments) and our fees and charges.



Help if you own your own home

We support you to pay your mortgage and household costs and help arrange for repairs and maintenance, using your own money.

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



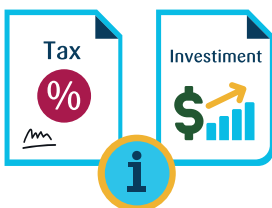
Help if you're living in an aged care home

We help you fill out the forms, and set up payment of your aged care fees, chemist account and other expenses.



Help you get other types of support

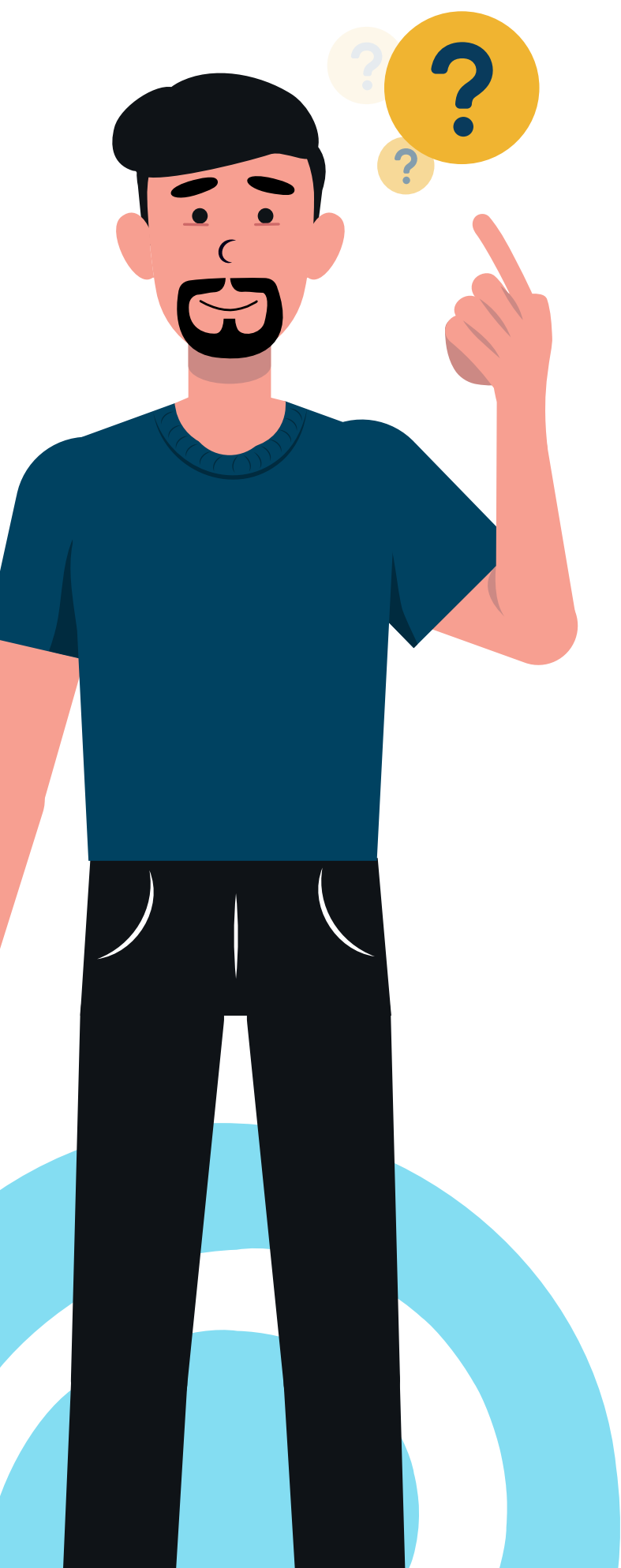
We can support you to contact other services that could help you, such as housing, legal, NDIS and disability services.



Help with your tax and investments

We can do your tax return each year and help you to make decisions about your investments.

Frequently asked questions



How does your CAM support you to make decisions?

We want to make sure that decisions about your money matters are based on your wishes and what is important to you, as much as possible. We can't support your decision if it is illegal or harmful to you or someone else.

When you want to buy or sell something or need more money, we will:

- Talk with you so we understand why this is important to you.
- Give you the information you need, such as if you have enough money.
- Help you think about different ways to get what you want.
- Explain any risks or problems there might be.
- Help you to make it happen once it is decided.

This can take time if what you want to do costs a lot of money or if it's a big decision, such as selling your home. Your family members or other supporters can also help us support you to make your decision, if you want them to.

Frequently asked questions

What if you want money that's not in your budget?

When you need extra money, your CAM will support you to make the decision in a way you can afford.

If you have enough money, your CAM will arrange for you to get the money or pay for the purchase. This can be paid directly into your bank account or to your family member or supporter or we can pay the invoice.

If it is a big decision or it costs a lot, your CAM will help you to work out the best way to make it happen. You may need to save for it by making a payment plan or you and your CAM might see if there are other ways you can get what you want. It can be helpful for you and your CAM to talk with your family members or supporters about your decision.

What if you want more control over your money?

Your CAM helps you build your skills to look after some or all of your money matters, by helping you to make a budget and supporting you to make decisions about your money. If you are able to, you can go on the Financial Independence Pathway (FIP). This helps you to take more control of your money matters step by step over time.

Your rights and the Public Trustee

Your rights are very important to us. The law says we must look after your money matters in the same way that you would if you were not on an Administration Order.

We will:






- Respect your rights and dignity.
 - Promote your personal and social well-being.
 - Support you to make decisions that affect you, as much as possible.
 - Make sure that all decisions are based on what is important to you.
 - Communicate with you in a way that you understand.
 - Take your cultural and language needs into account.
 - Help you build your ability to manage your own money matters.
 - Recognise the role of your close family members, friends and supporters.
-

Frequently asked questions

What does being on an Administration Order mean for you?

While the Public Trustee is helping to look after your money matters, there are things you can't do.

You can't:

-  Take out a loan from a bank, credit union, finance company, or Centrelink.
-  Sign a legal contract, such as a rental lease or phone contract.
-  Sell things or borrow money at second-dealers or money lenders.
-  Sell your house, car or shares.
-  Make a gift of property, unless your Order says you can.

Can you get your Administration Order changed or removed?

You can apply to TASCAT to have your Order changed or have the Public Trustee removed as your Administrator. To do this, you must be able to show that you can manage your money matters on your own. You also need a report from your doctor, psychologist, or psychiatrist.

Your CAM can give you more information or you can contact TASCAT on 1800 657 500. Advocacy Tasmania, Speak Out Advocacy and Tasmania Legal Aid can help you with this. Their details are on page 17.



What are the fees and charges?



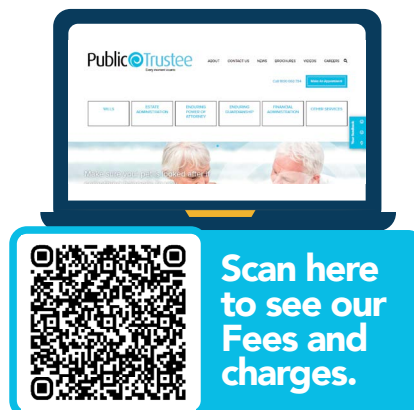
How much you pay depends on

- how TASCAT asked us to help (emergency or full order);
- your income;
- the number of transactions we make for you;
- and how much money you have or the worth of your belongings.

Your CAM can tell you about the fees for your situation. Your statements will also detail the fees that you have paid.

If you have less than \$100,000 in assets, the Public Trustee offers lower fees, and the fees are reduced again if you have under \$10,000 in assets.

Please see the back of this document for more details on what fees may apply in your situation.



What happens at your first meeting with your CAM?

Your CAM will make a time to meet with you after your TASCAT hearing. It's a good idea to bring a family member or supporter to this first meeting.

At this meeting, your CAM will:

- Tell you who they are and what they do.
- Start to get to know you and what is important to you.
- Explain how the Public Trustee 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.
- Get information from you so we understand your money matters.
- Answer your questions.

What does your CAM do to set up your money matters?

Your CAM will need to:

- Contact your bank and other agencies to find out about your income and assets.
- Contact Centrelink to make sure your payments are correct and set up Centrepay payments.
- Tell your service providers we are helping you to pay your bills.
- Set up regular bill payments.
- Help you to arrange insurance for your car or property.

What information should you bring?

We need some of your personal information to help us set up your money matters. It is helpful if you can bring some of this to your first meeting. Your Personal Information Checklist is list of the type of information we need. Don't worry if you don't have everything, just bring what you can and your CAM will help you with the rest.



- Your identification document, such as your birth certificate, passport or drivers licence.
-



- Your tax file number and a copy of your latest tax return or notice of assessment.
-



- Your Medicare card.
-



- Your Centrelink number and information about your payments or pensions.
-



- Your Department of Veterans Affairs (DVA) number and information about your payment.
-



- Your latest bank account statement. Including any information about direct debits you have from your bank accounts or Centrepay.
-



- Information about the regular bills you pay.
-



- Your NDIS plan (if you have one).
-

What information should you bring?

Other useful information, if you have it:



Your rental contract or tenancy agreement.



Your car registration.



Insurance details - car, house and contents.



Your Private Health Insurance number (if you have one).



Information about superannuation details.



A copy of your Will

To work out your budget, it is also helpful to know if:



You have any debts.



You are owed any money.



You have any shares or other investments.



Someone is leaving you money or assets in their Will.

Information about support organisations

Advocacy Tasmania

Advocacy Tasmania can help you with information, support and advice before or at your Tribunal hearing. They may also help you talk to the Public Trustee about any issues and help you decide a way forward.

Call **1800 005 131** or visit www.advocacytasmania.org.au

Speak out Advocacy

Speak Out represent and support adults with a disability. They can attend Tribunal hearings with you, or on your behalf, and can help provide you with information about your matter. They also may help you with any issues related to the Public Trustee.

Call **(03) 6231 2344** or visit www.speakoutadvocacy.org

Tasmania Legal Aid

Legal Aid can assist you with free or low-cost legal advice and represent you at Tribunal hearings across the state.

Call their free advice line on **1300 366 611** or go to www.legalaid.tas.gov.au or visit their offices in **Hobart, Launceston, Burnie and Devonport**.

Community Legal Centres

Community Legal Centres provide free or low-cost legal services. They have offices located in Hobart, Launceston and the North-West.



Hobart Community Legal Centre

Call **(03) 6223 2500** or visit www.hobartlegal.org.au

Launceston Community Legal Centre

Call **(03) 6334 1577** or visit www.lclc.net.au

North West Community Legal Centre

Call **(03) 6424 8720** or visit www.mwclc.org.au

How to get help if you have concerns

We are always improving our services so we want to know if you're not happy. You, or your family member, friend or supporter can raise your concern or complaint with us. Advocacy Tasmania or Speak Out can also help you.



Scan here to see our list of support organisations.

If your CAM can't help with your concern, you can talk to the Personal Services Manager on 1800 068 784.

To give feedback or make a complaint to the Public Trustee, contact us:

Public Trustee
Every moment counts

Phone: (03) 6235 5277

Email: feedback@publictrustee.tas.gov.au

**Or send a letter addressed to
the Manager Risk and Compliance
The Public Trustee
GPO Box 1565, Hobart TAS, 7001**



We care about your privacy

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

It is very important that we keep the personal information you give us confidential. We operate under laws to protect your privacy, including the Personal Information Protection Act 2004.

Please let us know if your personal details change.



So we can support you and stay in contact, please let us know if:

- You change your name, phone number or move house.
- You receive a new bill or request for payment.
- You need extra money for something.

Financial Administration Guide - July 24



Please call us on 1800 068 784



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