




Client Safeguarding – Management of Client Finances

STATEMENT

The Paraplegic & Quadriplegic Association of South Australia Ltd (PQSA) is committed to upholding the highest standards of ethical, respectful, and safe service practices and procedures which meet legislative requirements. This policy, which is part of a broader client safeguarding framework, ensures the handling and management of clients' personal finances in the course of service delivery is done in a way that prevents fraud, theft and/or financial misuse/abuse.

<p>Approved by:</p>  <p>Chief Executive Officer</p>	<p>Date: March 2021</p>
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In this policy, 'us' 'we' or 'our' refers to The Paraplegic & Quadriplegic Association of South Australia Ltd ACN 644 670 977, which is a Company Limited by Guarantee and conducts its business through Lifestyle Support and HomeCare+ services.

Please note that printed copies are not able to be controlled and the Shared Drive should always be referred to for the most current version.

SCOPE

Compliance with this policy is a condition of appointment for all workers engaged to provide services on behalf of PQSA.

DEFINITIONS

Refer to the PQSA Policy and Procedure Definition Glossary

RESPONSIBILITIES

It is our responsibility to communicate our policies and procedures to all workers on a systematic basis. Individual Directors and Supervisors are responsible for monitoring workers' understanding of their obligations and need for compliance with policies and procedures. Workers are responsible for complying with our policies and procedures.

All PQSA workers who are directly or indirectly involved in helping clients in managing their financial affairs must comply with this policy and procedures. The Director of Financial Control will maintain operational oversight of all administrative processes, whilst Supervisors will ensure staff are appropriately monitored and that any concerns regarding the management of client finances are followed up immediately.

Workers involved with helping clients in relation to their finances must:

- complete and comply with all training
- ensure choice and control of client funds is retained by the client or their representative
- assist the client (where required) to ensure cash, credit/debit cards etc. are secured
- ensure assistance with client funds is for the benefit of the client only
- immediately report any concerns regarding the client's financial management, including anything that might put the client at risk (such as diminished funds or the misuse of client funds by third parties) using our client concern or incident reporting procedures.

Our workers must not:

- borrow money from a client
- loan money to a client
- use a client's money or debit/credit cards (or a client's personal items) for personal expenses or financial gain
- act as guarantor for a client or request a client to act as guarantor for them
- provide financial advice or influence a client

POLICY

PQSA aims to provide flexible individualised care to clients without compromising its high quality of professional services.

PQSA supports the right of every client to make their own financial decisions. However, as part of a formal Service Agreement, and with appropriate consents in place, workers may assist clients in a supportive and non-decision-making role, which is required due to the client's disability and/or living circumstances. Such assistance should only be provided where it is necessary. If this assistance is required, it will be outlined in the 'my support plan' document in the client's home and appropriate documentation record sheets provided for staff use.

Any worker who assists in the handling and management of a client's finances will be provided clear training and instruction to prevent conflicts of interest, unnecessary influence of clients' decision-making and particularly the theft or misuse of client funds.

PROCEDURES

Client Consent

Consent is required from the client or their appointed representative prior to assisting with their financial management. Such consent must be provided on an informed basis and without any pressure or influence from our workers which may encourage the client to consent to something with which they are not comfortable.

1. a ***Managing My Finances Plan*** must be completed before any management of client funds takes place.
2. when the ***Managing My Finances Plan*** is completed and agreed, it is filed within the My Support Plan
3. a copy of My Support Plan is scanned within the client's file.

Worker Training

Relevant training based on one's role will be completed. The following e-Learning training modules form part of the Support Worker's pre-employment process and as necessary upon policy updates:

- Understanding and Using My Support Plan
- Client Finances
- Reporting and Documentation
- Professional Boundaries
- Financial Transactions – Petty Cash

RELATED LEGISLATION

- Equal Opportunity Act 1984
- Disability Discrimination Act 1992
- National Standards for Disability Services – Standard 1: Rights
- National Standards for Disability Services – Standard 6: Service Management

SUPPORTING PQSA DOCUMENTATION

- Client - Advocacy Policy and Procedure
- Code of Conduct and Ethical Behaviour
- Discipline and Termination of Employment Policy and Procedures
- Documenting and Recording Incident Reports Procedures
- Documenting and Recording Concern Reports Procedures
- Financial Transactions – Petty Cash Policy and Procedures
- HomeCare+ Support Planning Policy and Procedures
- National Disability Insurance Scheme Code of Conduct
- Privacy – Private Information Policy and Procedures
- WHSE - Documenting and Recording Incident Concern Reports Policy

BREACHES OF THIS POLICY

A **breach** of this policy is grounds for disciplinary action, up to and including termination of employment. Ignorance of these procedures will not generally be accepted as an excuse for non-compliance. Only in extreme circumstances and where such ignorance can be demonstrated to have occurred through no fault of the individual concerned will PQSA accept such an argument.

DISTRIBUTION AND REVIEW

PQSA will ensure all persons engaged to provide services either paid or unpaid will be aware of this policy and will have easy access to it in an appropriate format. All policies are to be reviewed on a periodic basis or when legislation or government policy determines.