Information NOW
Information for people in Newcastle upon Tyne

Managing someone else's affairs

There may be a point in your life when you can't manage your finances and need someone to do this for you. If you care for a family member or friend, you may need to manage their finances or other affairs when they're unable to do so. For example, because you or the person you care for are:

- unable to make decisions for themselves because of mental illness (This is known as loss of **mental capacity**)
- ill or disabled
- out of the country for a while

What is managing someone else's affairs?

Managing someone else's affairs can include:

- looking after their bank accounts, savings, investments or other financial affairs
- buying and selling property on their behalf
- claiming and spending welfare benefits on their behalf
- deciding where they live
- making decisions about their day to day personal care or healthcare

Prepare to manage someone else's finances or arrange for someone to look after your finances

It's never too early to think about how you want your finances to be managed if you are unable to.

If you are a regular carer for someone who couldn't manage without your help it is helpful to plan ahead. Talk to them to find out how they want their finances to be managed if they are unable to manage themselves.

You may suddenly need to manage someone else's finances for them if they become unwell or their condition worsens. This may be unavoidable but it helps to prepare for this just in case you ever need to step in.

Power of Attorney

There are legal arrangements that you can make to give you power to make decisions and manage the person's finances if you ever need to. This is called **Power of Attorney**.

Power of Attorney must be arranged while the person you care for can still make decisions, so it's worth thinking about it as soon as possible. Read more on **www.gov.uk**

Age UK also offer advice on **Power of Attorney**.

It's wise to seek independent legal advice if you are thinking of setting up a power of attorney. Read more on InformationNOW about **planning ahead** and **Where to get Legal Advice**

If someone loses their capacity to make decisions and you don't have any legal arrangements in place

Money Advice Service has more information on how to arrange to manage someone's finances when they lose their **mental capacity**.

Financial Deputyship

If you or the person you care for loses capacity to make decisions about their finances and you do not have a lasting power of attorney in place, a financial deputyship can be arranged. This means that someone else is appointed by the Court of Protection to manage their finances. Read more on **www.gov.uk.**

Managing someone else's benefits

Appointeeship

An appointeeship means you can manage the benefits for someone who lacks the capacity to do so themselves.

As an appointee you're responsible for making and maintaining any benefit claims. You must:

- sign the benefit claim form
- tell the benefit office about any changes which affect how much the claimant gets
- spend the benefit (which is paid directly to you) in the claimant's best interests
- tell the benefit office if you stop being the appointee, for example the claimant can now manage their own affairs

Contacting the correct department for the benefit you receive to arrange an appointeeship

- **Attendance Allowance**
- **Disability Living Allowance**
- **State Pension**
- **Personal Independence Payment (PIP)**
- **Contact** Jobcentre Plus for all other benefits

The process for becoming an appointee is:

1. **The Department for Work and Pensions (DWP)** arranges to visit the person to assess if an appointee is needed for them.
2. **The DWP will visit and interview you** to make sure you're a suitable appointee for the person needing help.
3. During the interview, you and the interviewer fill out an appointee application form
4. If the DWP agrees with the application, you'll be sent Form BF57. This confirms you are the appointed person for that person.

Managing the finances of someone you care for

Money Advice Service has more information on **help to manage the money of someone you're caring for**

Other things to think about when managing someone else's affairs

Are they claiming all the benefits they're entitled to?

A local independent service can give you advice and guide you through the application process:

- **Citizens Advice Newcastle** give advice to anyone in Newcastle
- **Newcastle Welfare Rights Service** give advice to people in priority groups including those over 65. They have **self help material** on their website.
- **Search Newcastle** give benefits advice to older people in the West of Newcastle
- Find more about **benefit advice services** available across Newcastle.

Where to get benefits advice

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another. Services in Newcastle include:

- **Citizens Advice Newcastle (CAN)**.
- **Newcastle Welfare Rights Service** have **self help material** on their website
- **Search Newcastle** give benefits advice to older people in the West of Newcastle
- **Disability North** give disability related benefit advice, help with appeals and representation at tribunals

Search for Benefits advice organisations

Location:
Postcode:

Search

Other useful information

When preparing to manage someone else's affairs it can be useful to think about:

- Advocacy – support available to get your voice heard
- Power of Attorney
- Advance Decisions
- Making decisions and your mental capacity
- Learning Disabilities
- Where to get Legal Advice
- Wills

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Useful Organisations

Money Helper

Email: pensions.enquiries@moneyhelper.org.uk

Website: https://www.moneyhelper.org.uk/en

Address: Holborn Centre, EC1N 2TD

Department for Work and Pensions (DWP)

Website: https://www.gov.uk/government/organisations/department-for-work-pensions

Advicenow

Website: www.advicenow.org.uk

Address: Law for Life: the Foundation for Public Legal Education, SE1 7NJ

Solicitors for the Elderly

Email: admin@sfe.legal

Website: www.sfe.legal

Telephone: 0844 567 6173

Address: Studio 209, MillStudio Business Centre, SG12 9PY

My Decisions

Website: https://mydecisions.org.uk/

Telephone: 0800 999 2434

Newcastle Welfare Rights Service

Email: welfare.rights@newcastle.gov.uk

Website: www.newcastle.gov.uk/welfarerights

Telephone: 0191 277 2627

Address: **POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

Related Articles

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