



Protecting the person you care for





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The person you care for might need extra help to stay safe.



They might need help with their **personal affairs**.



Personal affairs can be things like:

- Filling in forms.
- Understanding information about their bank accounts or benefits.
- Making appointments and talking to doctors and nurses.



They might also need help with their **financial affairs**.

This means help to look after their money.





They might need protecting from **scams**. A scam is when someone lies to you and tricks you into giving them your money.

This session can help you understand:



● **About mental capacity.**



● **Helping with personal and financial affairs.**



● **How to protect the person from scams.**



About Mental capacity

Mental capacity is about whether someone can make decisions.



To make a decision we need to be able to:

- Understand information.
- Remember it.
- Think about it.
- Let someone know your decision.



A lot of people can make all or some of their own decisions.



Some people cannot make decisions. This might be because they have a learning disability, dementia or a mental health problem.



Other people need to make decisions to keep them safe and healthy.

5 Important Rules



1 Assume people can make decisions

You must assume people can make decisions until they show that they cannot.



Just because someone has a learning disability it is not ok to say they cannot make decisions for themselves.



2 Help people make decisions

Try to help people make their own decisions as much as they can.



A person might not be able to look after their money but they can decide what they want to wear or eat.

3

Unwise decisions



A person can make an unwise decision as long as they understand:

- What they are doing.
- And what might happen.



For example a person might decide to smoke 20 cigarettes or eat takeaway food every day.



You might not agree but it is their decision to make.

4

Best interests



If you have to make a decision for someone it must be the best thing for them.

5

Rights



The law says everyone has rights. You must not take someone's rights away when you make a decision for them.



Helping with personal and financial affairs

How to help people who can make their own decisions



If the person you care for **can** make decisions they might still need help with their **personal and financial affairs**.



They might need help to look after their bank account or their benefits.



You can speak to the bank about a **third party mandate**.

A **third party mandate** is a form that you fill in and send to your bank or building society.



The form tells the bank who can talk to them about your money.

How to help people who cannot make decisions



If a person **cannot** make their own decisions it is likely they will need help with most of their **personal and financial affairs**.



Lasting Power of Attorney

A **lasting power of attorney** is a legal document.



It says who can look after your **personal and financial affairs** when you cannot make decisions any more.



You can make a lasting power of attorney if you are **18 years old or older** and:



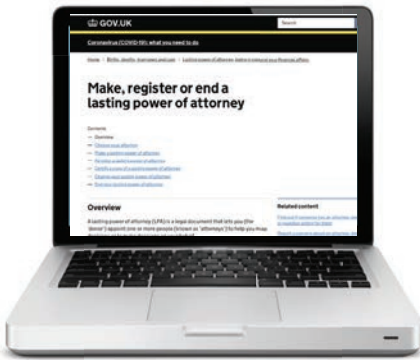
- Can make decisions now to decide who will be your **lasting power of attorney**.



- Have an illness or disability that means you might not be able to make decisions in the future.



It will say what decisions the **lasting power of attorney** can make for you.



You can get more information about this on the government website.

www.gov.uk/power-of-attorney



If the person you care for:

- Cannot make decisions.
- Does not have a **lasting power of attorney**.



The **Office of Public Guardian** can help you.

Website
www.gov.uk

Search for **office of public guardian**.



The rules might be a bit different depending on where you live.

How to protect the person from scams



A scam is when someone tries to trick you or lie to you to take your money.

Here are some ways people can try to scam you:



- Push you into buying something that is rubbish for a lot of money.



- Get you to give money to a charity that doesn't exist.



- Tricking you and asking for your bank details or your bank card PIN number.



- Saying you have won a prize but you have to pay them money to get your prize.



How Scammers contact you

- Telephone.



- Letter.



- Email.



- Come to your house.

How to tell if it might be a scam



You don't know the person who has contacted you.



They ask you to buy something and don't give you time to think about it.



They ask you to give them money in a bank transfer or they go with you to the cash machine to get the money out.



They ask you for personal information like your PIN numbers or passwords.

Nobody should ever ask you for your PIN numbers or passwords.

What scams can do to people

Being a victim of a scam can be very serious. The person can:



- Lose a lot of money.
- Feel scared, anxious and depressed.

How to tell if the person you care for is a victim of a scam

They might:

- Get lots of junk mail from other countries.
- Get lots of nuisance telephone calls.
- Be secretive about letters, emails and telephone calls.
- Not have enough money for the things they need like bills and food.



Helping someone who has been scammed



It is very hard to get your money back when you have been scammed.



The important thing is to stop the person sending more money to the scammer.



You can contact **Citizens Advice** and the **police** to tell them about the scam.



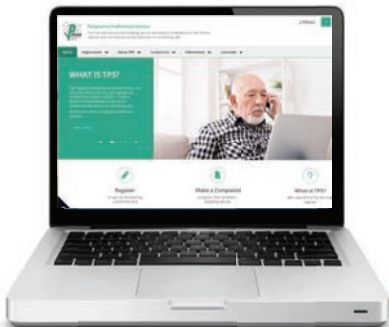
You could also contact the bank to tell them about the scam.

How to help stop scammers contacting you



Contact the Telephone preference service. TPS for short.

They can put your telephone number on a list. The list tells people that you do not want to be called by people selling things.



TPS Website
www.tpsonline.org.uk



Block telephone numbers.

Contact your telephone or mobile phone company. They can block some types of telephone numbers for you.



Check your email settings.

Make sure junk mail goes into your junk mail folder.



Register with the Royal Mail Preference Service.

You fill in a form and the Royal Mail will not deliver junk mail and leaflets that do not have your name on them.

Useful Websites



Carers UK have lots of information about mental capacity and looking after people's affairs.

www.carersuk.org.uk

These websites can help you block telephone calls and junk mail.



Ofcom Website

www.ofcom.org.uk



Citizen Advice Website

www.citizensadvice.org.uk



Mail Preferencing Service Website
www.mpsonline.org.uk

These websites give advice on how to protect a person from scams.



Age Uk Website
www.ageuk.org.uk



Ofcom Website
www.ofcom.org.uk



Friends Against Scams Website
www.friendsagainstscams.org.uk



Citizens Advice Website
www.citizensadvice.org.uk

Citizens Advice can help you report a scam too.

These websites give advice on how to report a scam.



The Police Website
www.ageuk.org.uk



Action Fraud Website
www.actionfraud.police.uk

This website can give you advice on mental health and money.



Mental Health and Money Advice Website

www.mentalhealthandmoneyadvice.org.uk