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12. Money management service

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The client finances team

The team provides help to people who are unable to manage their own finances. This might be as a result of an illness, an injury, a learning disability or a mental health problem.

The team may be able to help if you have difficulties managing your money such as

- Claiming benefits
- Paying bills
- Opening a bank account
- Other people taking advantage of you

The team will work with your social worker, care provider and family to make sure that you get the support that you need with managing your money.

How do I get help from the team?

If you are having problems managing your money, your social worker will discuss this with you and check what type of help you need. It may be in your best interests for someone else to manage your finances such as a family member or solicitor, so that you get paid the right benefits, have money available to cover your day to day living costs such as food and clothes etc. and to make sure that your bills get paid on time.

If there is no-one else suitable to provide this help then your social worker will suggest that the client finances team get involved.

What does the team do?

If it is agreed that you need help from the Team and there is no-one else to act on your behalf, we can become your appointee or deputy. We will complete all the necessary forms and make an application to either the Department for Work and Pensions (DWP) or the Court of Protection. Once approved, we will have the power to act on your behalf, in your best interests, to manage your finances.

If we act as your appointee we can check that you are receiving all the benefits you are entitled to and help claim them on your behalf. We can pay them into a bank account and keep the money safe for when you need it. We will make sure that your bills get paid on time and we will arrange for you to have spending money. We will help you to manage your money by working out a plan which will look at the money you have coming into the bank and what you need to spend it on. There is a charge for this money management service and this is currently £10.38 per week if you live in a care home or £17.28 per week if you live in the community.

If you have income other than benefits such as a private pension or if you have a property or savings over £5,000 then it may be necessary to apply to the Court of Protection to become your deputy. Also if you need a legal agreement signing such as a tenancy agreement then you need a Deputy to do this on your behalf. If this is the case then a social worker or doctor will need to confirm that you cannot make decisions about managing your money. The council needs to cover the costs of providing this type of support and fees will be payable for the service depending upon your level of income and the amount of savings that you have.

How will my money be looked after?

The team is here to act on your behalf in your best interests at all times. We will arrange for your benefits and other income to be paid

into a bank account where it will be held in your name.

If you live in the community we can provide you or your support worker with a cash card, so that each week an agreed amount of spending money can be withdrawn from a cash machine. We can set up direct debits and standing orders to pay utility bills and care charges. If you want to go on holiday or make some large purchase we can help you plan so that money is available to pay for this.

If you live in residential care, we make sure that your contribution towards the cost of your care is paid and that you receive your personal expenses allowance to spend on toiletries, hairdressing, etc.

What can the team not do?

- We cannot act for people who have the mental capacity to manage their own affairs unless it is with their agreement
- We cannot act for people who already have a power of attorney, appointee or deputy managing their financial affairs
- We cannot pay cash to you directly
- We cannot make payments to you or on your behalf without the agreement of your social worker or care provider
- We cannot act for people who do not have a social worker currently involved in their case

How do I contact the client finances team?

All queries and referrals to the team need to be passed through your social worker.

To ensure services provided by the council are accessible, information is available upon request in a variety of formats including large print, Braille, CD, memory stick or as an MP3 file. We can also provide help for British Sign Language users and provide information in languages other than English. Please ask for details or telephone 01253 477477.

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