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# Money and legal matters

Last Modified March 06, 2020



## Help and advice about managing your money and benefits

When considering future care it is important to find a qualified and independent financial advisor. This needs to be somebody who you feel you can rely upon to understand the decisions you need to make when looking at paying for your future care services. Independent Financial Advisors are not employed by the council. They will assess your financial circumstances and explain the options to pay for your care and support needs to make sure that you:

- Fund care fees in the most cost and tax efficient way
- Understand the Blackpool Council's Deferred Payment Scheme if you are moving to long term residential or nursing care and you own a property
- Receive information and advice to help you make an informed decision about renting or selling your home
- Are able to pay the fees for your preferred residential or nursing care home, now and in the future
- Receive the benefits and payments to which you are entitled

[Credit unions](#) are a great way to help you manage your money. They are local, approachable, are as safe as any bank or building society and offer secure savings and affordable loans. Credit unions offer low rates of interest on loans, dividends on savings and free life assurance on savings and loans and is a 'not for profit' community savings and loans cooperative, which is owned and controlled by its members.

[Gov.uk](#) can help you understand which benefits you are entitled to claim and explain how you can appeal if you think decisions made about your benefits are not correct. When you make a claim for benefits you will need to give some information about your home and family circumstances, your income and savings and any disabilities you and your family may have.

There may be times when you are not able to manage your own affairs and are reliant on others to make decisions on your own behalf.

This can include deciding where you live, whether you have medical treatment or managing your money. There are ways of planning for the future where you can make clear your wishes and decide who you want to manage your affairs and. [Citizens Advice Bureau](#) have an advice page which outlines the options you have available.

## Mental capacity assessment

We always assume that you have capacity to make your own decisions when we assess your needs. If we are unsure if you are able to make a decision for yourself we will complete a Mental Capacity Assessment. There are legal guidelines of when and how a mental capacity assessment takes place. These guidelines ensure that people are acting in your best interest if you are not able to make a decision for yourself. If we are told that someone is able to act on your behalf we will request proof that they are allowed to act on your behalf.

This may include copies of any official or legal documents such as [Department of Work and Pensions Appointeeship](#), [Power of Attorney or Court Appointed Deputy](#). This will help to safeguard your financial and personal interests.



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