

Protecting yourself

Ways to look after yourself and stay in control of your money



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be used as a substitute for professional medical advice.

Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Date of publication: August 2016. © Age UK 2016
Next review date: August 2018

Contents

What this guide is about	2
Managing your money safely	4
Banking and shopping when you're out and about	8
Banking and shopping from home	10
Lending someone money	11
Finding a safe carer	14
Getting your legal affairs in order	16
If you're worried someone is stealing from you or trying to take advantage of you	19
Financial abuse	20
What to do if you're experiencing abuse	21
What happens when you report abuse	24
Useful organisations	25

What this guide is about

As we get older, some of us choose, or need, to share the responsibility of looking after our money, doing our shopping and paying the bills. It may be difficult for us to get out of the house, keep track of our bills, use cash machines or pay by card at the till. There may also come a time when we need help and support to get around or to carry out daily tasks such as preparing food, washing and bathing, or dressing ourselves.

If you're in this situation, you may have turned to a friend, relative or carer to help you. They may help you as and when you need them to, or on a more regular basis.

These arrangements often work well but things can go wrong or just not work out as well as you'd like. If you feel worried about something that's happened, there are people you can speak to and help available.

No matter who's helping you, you're in charge of making your own decisions. You have a right to be respected and listened to.

This guide explains the ways that people are sometimes mistreated, or financially abused, and the steps you can take to prevent these things from happening to you. It also tells you what support is available if you feel you've been mistreated and how to report it. If you feel that something is not right, you don't have to put up with it.

Where we refer to the social services department in England and Wales, this means the health and social services department in Northern Ireland and the social work department in Scotland.

Where we refer to your local council, this term includes local county councils, London boroughs and local authorities.

As far as possible, the information given in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

Managing your money safely

Perhaps you're starting to need a little help to manage your finances or maybe health problems are making it difficult to get to the shops, the post office or the bank. If you need a hand with your finances or getting out to do your shopping, you may have asked a relative, friend, or carer to help.

However much you trust them, it's important to stay in control and know how your money is being spent. Talk about how you'd like things to be done from the start to avoid embarrassment or misunderstandings further down the line.

Fortunately there are some simple ways you can stay in control of your money.

- **Keep your personal identification numbers and passwords secret.** It might seem that the easiest way to let someone help you is to give them your bank card and personal identification number (PIN). Never do this. If you give anyone your PIN, you won't have any protection from the bank or building society if money is taken. And if you use online banking, make sure you keep all passwords hidden.
- **Don't keep large amounts of cash in your home,** even if you think you've hidden it away safely. Most home insurance policies only cover you for a small amount of cash.
- **Ask for receipts.** If someone does your shopping for you, write down what you asked them to buy and work out roughly how much it should cost. Don't be embarrassed to ask for receipts so you can keep a record of what has been bought. Hold on to these for reference later.

- **Keep your old bank statements and bills.** These will help you keep track of your spending and cross-check what is coming out of your account against your receipts. Check your bank balance regularly, either at a cash machine, by telephone or online, to ensure everything is as it should be.
- **Ask more than one person to support you with your finances.** This adds protection and helps prevent people from being dishonest. It also means that if one person is away or busy, you still have someone to rely on. Keeping records and receipts will help all of you avoid any misunderstandings and ensure that any questions or doubts about purchases can be quickly cleared up.
- **Pay the person back by cheque.** Cheques allow you to give money to someone without giving them access to your PIN. Before signing a cheque, make sure the amount and details of who is to receive the payment have been completed correctly. Never sign a blank cheque.
- **Use a pre-paid card.** Giving someone a pre-paid card allows you to control the amount of money they can spend for you. You load money onto the card, and they can use it to withdraw cash or make purchases. You can load money onto it at a cash machine, local PayPoint, Post Office, online, or by cheque or bank transfer. Bear in mind that you may have to pay fees to get and use pre-paid cards, so think carefully about how you'll use it.
- **Use gift vouchers or gift cards.** Buying gift vouchers or cards from your favourite shops allows others to make purchases on your behalf. Gift vouchers can often be purchased online or over the telephone. If the item costs less than the value of a gift card, the balance remains on the card for future purchases. With vouchers, the shop can choose to give the balance in vouchers or cash.

- **Set up a standing order.** If someone regularly pays your bills for you or does your shopping, consider setting up a standing order to their bank account. This is an instruction to your bank or building society to make regular payments of a fixed amount into another account.
- **Set up Direct Debits for your bills.** This allows you to pay bills directly from your bank account, to utility companies for example. The company can collect however much you owe them, but must tell you in advance how much they'll take and when.
- **Give someone permission to manage your bank account on your behalf.** This is called a third party mandate. You may be able to limit what the person can do – for example, only allowing them to check your balance or withdraw a certain amount of money.
- **Make your bank account a joint account.** If you trust someone completely, you could add them to your bank account, creating a joint account, so they have access to your money. You can restrict the account so that it's only used for cheques, or ask the bank to set up a 'both mandate' which means any cheques paid out of the account must be signed by both of you. Bear in mind that you'll be liable if the other person causes the account to go overdrawn, which can affect your credit rating.

It's important to be aware that if one joint account holder loses mental capacity to operate the account, banks and building societies may temporarily restrict access to the account to essential transactions only, such as living expenses.

what next?

Ask at your bank or building society for advice on setting up a standing order, Direct Debit, joint account or third party mandate.



It might seem that the easiest way to let someone help you is to give them your bank card and personal identification number (PIN). **Never do this.**

Banking and shopping when you're out and about

If you have difficulty using cash machines and card readers, there may be help available. Banks, building societies, shops and other organisations must take reasonable steps to help you, so don't be afraid to ask what's available and request things that will help.

Anyone who struggles to use a chip and PIN card for any reason can get a chip and signature card. When you go to the till at a shop and put your chip and signature card in the card reader, it will ask you for a signature rather than a PIN. Some banks and building societies may be reluctant to issue chip and signature cards, but don't take no for an answer. It is your right to have one.

Contactless technology, which lets you pay for cheaper items without entering your PIN, is becoming more common. If you are spending less than £30 in a shop, you may be able to pay by holding your card over the card reader. Some people worry about the safety of contactless technology but it is just as secure as any other method. Remember that you can ask for a receipt after every transaction to check how much money you have been charged. Your bank will also put a limit on the number of contactless transactions that can be made in succession before you are asked for your PIN. And if your card is lost or stolen you are protected by the same rules that apply to any other kind of card payments.

Perhaps you've heard stories in the news about people accidentally paying for items when they walk past a contactless touch point. The truth is that payment can only take place when your card is placed within a few centimetres of a touch point so it is unlikely you would ever accidentally pay for something.

There are lots of other adaptations available for people with visual or hearing impairments. For example, you can request bank statements in large print or other formats that are easier to read. In shops, PIN keypads should have a raised locator bump on the number five to help you find the other numbers on the keypad.

what next?

For more information about the different products and equipment available, contact the Royal National Institute of Blind People (RNIB) (see page 30) or Action on Hearing Loss (see page 26).

Banks, building societies, **shops and other organisations must take** steps to help you, **don't be afraid** to ask what's available.

Banking and shopping from home

Telephone and internet (online) services allow you to do your banking and shopping at home, making them ideal if you find it hard to get out.

Online banking can be a good way to keep control of your finances from home. Even if someone else is helping you with your money, it's a good idea to check your balance regularly, and you can do this online. You can set up regular and one-off bill payments using your bank's online or telephone service.

Most banks and building societies have a 24-hour telephone service that you can access using a security number. If you're hard of hearing, you can get a telephone with a built-in amplifier. If you have arthritis or other conditions that result in joint pain, it could be worth getting a telephone with large buttons on its keypad.

Shopping online can be convenient. Some people worry about paying with a debit or credit card over the internet but it's possible to shop safely online. However, you should look out for certain features on any website before putting in your payment details. For more information, see our free guide *Internet security*.

what next?

To find out more about how to use the internet, ask your local Age UK for help – many offer training sessions and advice about getting online. UK Online Centres help people who want to learn simple computer skills (see page 30). Your local library might also offer computer training.

Lending someone money

It can be hard to refuse if a friend, relative or carer asks to borrow money from you. It's understandable to want to help the people you care about, but think carefully about whether you have money to spare. Never lend money that you need yourself. Remember that circumstances can change and the person may not always be able to pay back what they have borrowed, which could leave you short of money for essential items and bills.

Don't let anyone pressure you into giving or lending them cash. Remember that it's your money to spend. You aren't obliged to lend someone money, even if they are helping you to manage it.

No matter who's asking you for a loan, don't be afraid to say no or to get advice. Talk to a trusted friend or relative, or go to your local Age UK, Citizens Advice or the Money Advice Service to get advice (see pages 25–28).

You might also be asked by someone to act as a guarantor for their rent payments or other types of credit repayments, such as a loan or credit card. Be cautious – this means you're agreeing to cover their payments if they can't and you may find yourself paying off their debt. Make sure you fully understand what you're liable for before signing anything. Would you be able to afford to pay the person's debt if it came to it? It's a good idea to get advice first.

what next?

If you've lent someone money in the past and are now struggling with debt, see our free guide *Dealing with debt*. Call the National Debtline or Stepchange for free advice too (see pages 28 and 30) or, in Scotland, call Age Scotland (see page 25). It's never too early or too late to get help, and these organisations will help you get back on track.



Sue found a way of managing her money that works for her and her family.

Sue Jay, 73, relies on her son and daughter-in-law to help with her shopping and housework.

'I live in a small village with no shops and I had to give up driving because my eyesight is very poor. So my son Dylan and his wife Donna kindly help me out with the things I can't do myself, like shopping and banking. Donna does the housework for me too.

'Dylan helped me to set up direct debits so all my bills go straight out of my bank account. I also set up a standing order to him of £250 a month. Donna gets £50 of that for doing the cleaning, and the rest is to cover my food shopping and other essentials.

'My friend told me that I should keep a note of what the money's being spent on, because he's had a bad experience in the past.

'Dylan gives me all the receipts and I keep them and put them in an envelope. At the end of the month Donna goes through them with me and adds up the money they've spent. If there's anything left over from the £250 they give the change to me in cash, or sometimes I tell them to keep it to give to my grandchildren.

'It works well, because we all know who's doing what and I know exactly what my money's being spent on.'



'It works well,
because we all know
who's doing what
and **I know exactly**
what my money's
being spent on.'

Finding a safe carer

It's not just our money that we sometimes need to ask for help in managing. If you need care and support, it's important that the person helping you is someone you can trust.

All care providers (both social services departments and private care agencies) must register with a regulatory body.

i In England, this is the Care Quality Commission (see page 27). In Wales, it is the Care and Social Services Inspectorate Wales, in Scotland it is the Care Inspectorate (see page 26) and in Northern Ireland it is the Regulation and Quality Improvement Authority (see page 29). In England and Wales, social services must also ask the Disclosure and Barring Service (DBS) to run a check on any care staff they're recruiting.

If you're employing your own carer via a direct payment, you can still get advice and support from social services.

i It's advisable to get the carer DBS-checked (Disclosure-checked in Scotland). For more information, contact the DBS or Disclosure Scotland (see pages 27 and 28). In Northern Ireland, you can ask for an Access NI check by contacting NI Direct.

Many people who need care and support like the idea of employing a friend to provide this, as they feel at ease and trust them. Employing a friend is likely to change your relationship. You must be prepared to treat them as an employee during working hours and they must take the commitment seriously. Make it clear from the start what the expectations are on both sides and draw up a contract as you would for any employee. Skills for Care has a number of useful resources about employing someone directly (visit www.employingpersonalassistants.co.uk).

If you have employed a personal assistant or carer yourself and they are being dishonest, disrespectful or neglectful, for example, by not always turning up, you should tackle this. Call the Disability Rights UK on 0300 555 1525 or contact your local council.

For more information about personal budgets and direct payments in England, see our free factsheet *Personal budgets and direct payments in adult social care*.



In Wales, see Age Cymru's free factsheet *Direct payments for community care services in Wales*. In Scotland, see Age Scotland's free guide *Care and support at home: Assessment and funding* or the Scottish Government's publication *Directing your own support* at its Self-directed Support website (see page 30).

what next?

Our free guide *Getting help at home* has more advice. In Northern Ireland, see Age NI's free guide *Care at home*. To find out more about employing your own care workers,



contact Disability Rights UK and Skills for Care (see pages 27 and 30). You can also call the HM Revenue & Customs New Employer Helpline on 0300 200 3211.

Getting your legal affairs in order

While you're making these decisions about your money and care it's a good idea to start thinking to the future if you haven't already and to make sure your legal affairs are in order. Making a power of attorney means an appointed person can make decisions on your behalf if you need it, while writing a will means that your wishes will be respected when you die. Both can give you peace of mind that your wishes will be followed.

Powers of attorney

A power of attorney gives someone the right to make decisions about your finances or health and care. Choose the person or people you want to be in control (known as your attorney) carefully as the role involves a great deal of responsibility and power.

An attorney can be a relative, friend, partner or a professional, such as a solicitor. Don't let anyone persuade you to give them power of attorney if you're not comfortable with the arrangement.

- i** There are different types of powers of attorney. In England and Wales:
- an Ordinary Power of Attorney gives your attorney the right to make financial decisions on your behalf while you still have mental capacity (the ability to make and communicate decisions). If you lose the ability to make and communicate your own decisions an Ordinary Power of Attorney will no longer be valid.

- a Lasting Power of Attorney (LPA) allows your attorney to make decisions on your behalf, if either you're unable to do so at some point in the future, or if you no longer want to make decisions yourself. There are two types: an LPA for financial decisions and an LPA for health and care decisions. You can set up one or both. It is important to be aware that an LPA for health and care decisions can only be used if you lose the ability to make and communicate your own decisions, but an LPA for financial decisions can also be used while you still have mental capacity unless you say otherwise in the document.

 In Scotland and Northern Ireland, the systems are different. Contact Age Scotland or Age NI for more information (see page 25).

If you are concerned that your attorney is not behaving as they should, contact the Office of the Public Guardian or the equivalent organisation in your country (see page 29).

Wills

A will is important if you want to be certain that your wishes will be met after you die. If you already have a will make sure you take time to review and update it regularly.

You can make your own will or instruct a solicitor to do it for you but you should get advice from a solicitor either way.

If you're making a will or already have one and someone is putting pressure on you, remember it's about your wishes and not theirs. Always get legal advice if you're thinking of changing your will.



In England and Wales you can find a solicitor by contacting the Law Society (see page 28). In Scotland and Northern Ireland, contact the Law Society of Scotland or the Law Society of Northern Ireland (see page 28). They can't recommend a particular solicitor so if you have several options, contact a few and compare the service they offer and their fees. Solicitors for the Elderly can also help you find a solicitor in your area (see page 30).

Age UK Enterprises Limited* also offers legal support and advice through the law firm Irwin Mitchell. Call Irwin Mitchell on 0800 055 6314 for more information. This does not apply in Scotland.

what next?

Read our free factsheet *Arranging for others to make decisions about your finances and welfare* and our free guides *Wills and estate planning* and *Powers of attorney*.



In Scotland, contact Age Scotland for their factsheet *Making your will* and their guide on powers of attorney in Scotland.

*Age UK Enterprises Limited is the commercial arm of Age UK (Charity No 1128267) and donates its net profits to that charity. Age UK Enterprises Limited is registered in England and Wales, No. 3156159. Registered address: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA.

Irwin Mitchell LLP is a limited liability partnership registered in England and Wales with number OC343897 and is regulated by both the Solicitors Regulation Authority and Law Society of Scotland.

If you're worried someone is stealing from you or trying to take advantage of you

Unfortunately, there are some people who will steal or misuse your money and assets. Perhaps they are taking more money than you gave them permission to spend or they spend your change on themselves without asking. They might put pressure on you or coerce you into making financial decisions that you do not want to make. Alternatively, they might treat you in a way that makes you feel threatened, belittled or embarrassed.

When someone we trust causes us harm and distress in this way it is known as abuse.

If this happens it can affect your financial, emotional and even physical wellbeing. You might suspect they are being dishonest but be unsure whether to confront them or how. But there is help and support available (see page 21).

Financial abuse

Financial abuse can happen when an adult who needs care and support is unable to protect themselves from financial harm.

The term ‘financial abuse’ may make us think of someone conning an older person out of their savings but it can take many forms, and even be carried out by people you know. Although financial abuse won’t affect every older person, it is important to be aware of what can go wrong.

Some examples of financial abuse are:

- a relative or a carer spending the older person’s money on themselves when they’re doing that person’s shopping
- a carer refusing to let an older person decide what to spend their money on
- a person who provides support telling an older person they deserve or need money, perhaps by making them feel they are a burden or by telling them a hard luck story
- relatives moving into the older person’s home uninvited, or pressurising the person to sign their property over to them or to change their will.

Financial abuse is never acceptable, no matter how minor it may seem. If you feel something isn’t right, always trust your instincts. You don’t have to put up with it and there is help available for you to put a stop to it.

what next?

To find out about other forms of abuse see our free factsheet *Safeguarding older people from abuse and neglect*. In Wales, see Age Cymru’s version of this factsheet. In



Scotland, see Age Scotland’s guides *Keeping safe from harm and abuse* and *Are you worried an older person is being harmed or abused?* Age Scotland’s guides have been produced in partnership with Action on Elder Abuse.

What to do if you're experiencing abuse

Any behaviour that makes you feel uncomfortable or threatened is unacceptable. If you think someone is being dishonest with your money, or they are abusing you in other ways, you have the right to take action to stop it.

If you are experiencing any abuse, the best way to protect yourself and stop it is by reporting it. It may be difficult, especially if the person abusing you is a close friend or relative, but they have broken your trust and are in the wrong.

You may worry that reporting it means you'll lose your right to care and support but this is not the case. Or you might worry you'll lose the person you rely on but it is important to know you have the option to put things right.

Tell someone you trust, such as a friend or relative, and talk it through with them to decide what to do next. Or you may prefer to talk to your GP, care worker, social worker, or the Adult Social Services team at your local council. You can also contact Age UK for advice (see page 25).

 You should contact the police if you think a theft has occurred. In England, Wales and Northern Ireland, you can call the local police on the 101 non-emergency number. However, if you have been physically harmed and need instant attention, call 999 immediately. Action on Elder Abuse's confidential helpline on 0808 808 8141 also provides information, advice and support for concerns about abuse of older people.

**what
next?**

Contact your Adult Protection or Safeguarding team through the local council's social services department – find them in your phone book or online. You can write the number here:

When Mr Abraham's carer was stealing from him, a neighbour helped him to report it.

Mr Abraham, 81, has agency carers helping him with his daily needs after having a stroke last year.

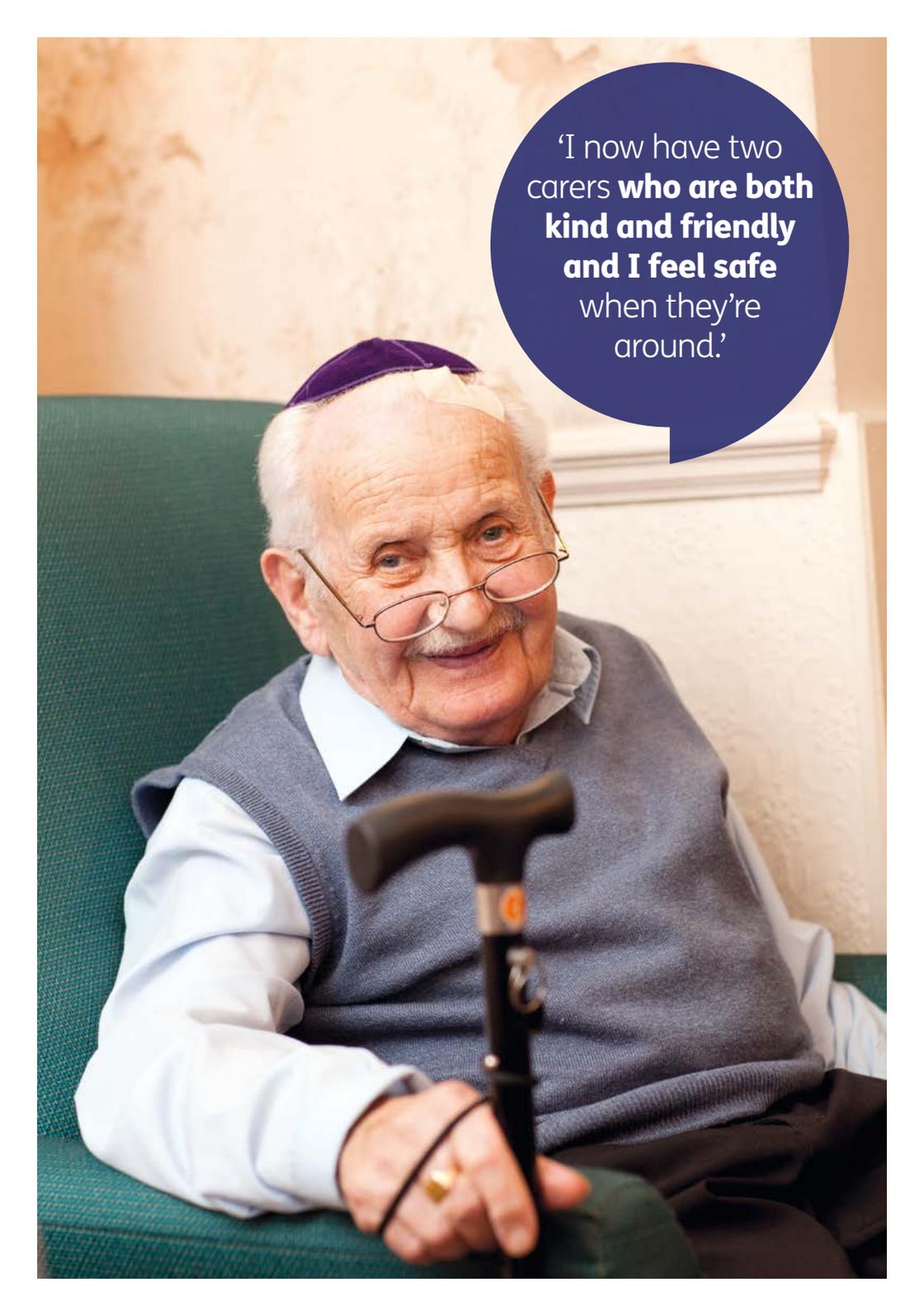
'The agency sends carers three times a day to help me get up, have meals, have a bath and get into bed. All was well at first, but after a few months things started going missing – cash I'd left on the mantelpiece, a watch my boss gave me when I retired, and the gold cufflinks my wife gave me for our ruby wedding anniversary. I was particularly upset about those as she died a few years ago.

'At first I thought I was mistaken – no one likes to think they've been stolen from. But eventually I complained about it to one of my carers. She snapped at me and said I must have just mislaid the items.

'She said if I told anyone else, she'd stop visiting and tell the other carer to stay away too.

'One day my neighbour noticed I wasn't wearing my watch and that I looked very tired. I didn't want to lie so I told her what had happened and that she mustn't tell anyone. She persuaded me to get help and suggested we contact the local council and the police.

'Someone from the council's safeguarding team came round and talked to me. My other regular carer was shocked about what had happened and said I must tell her if anything like that happened again. But she and the new carer are both kind and friendly and I feel safe when they're around.'



'I now have two carers **who are both kind and friendly** and **I feel safe** when they're around.'



What happens when you report abuse

When you report abuse to Adult Social Services, the relevant person (usually a social worker) will listen to the information you give them and discuss possible solutions. If they feel you are at risk of further abuse and need support to protect yourself, they will begin a safeguarding enquiry. This could range from a conversation with you through to a more formal plan or course of action involving different agencies. For example, if it's decided that what happened is a crime, there may be a police investigation. You should be fully involved at every stage and your views and wishes should be considered.

If you report abuse, you can ask for a relative or support worker to attend meetings with you. You also have the right to ask for an advocate – someone who can help you to understand the process, support you to make informed choices and, if necessary, speak on your behalf. If you would face significant difficulty in taking part in the process and don't have anyone to support you, the local authority must arrange an independent advocate to represent you. For more information about advocacy or to find an advocate, contact the Older People's Advocacy Alliance (see page 29).

what next?



In England, see our free factsheet *Safeguarding older people from abuse and neglect* for more information about types of abuse, support available and the reporting process. In Wales, contact Age Cymru for their free factsheet *Safeguarding older people in Wales from abuse*. In Northern Ireland, contact Age NI for more information and in Scotland, see Age Scotland's guides *Keeping safe from harm and abuse* and *Are you worried an older person is being harmed or abused?* Age Scotland's guides have been produced in partnership with Action on Elder Abuse.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact **Age Scotland** by calling Silver Line Scotland: 0800 470 8090 (This is a partnership between The Silver Line and Age Scotland)

www.agescotland.org.uk

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Action on Elder Abuse

Works to protect vulnerable older adults and prevent abuse. Offers a helpline and advice for people being abused or anyone concerned that someone they know is being abused.

Tel: 0808 808 8141
www.elderabuse.org.uk

Action on Hearing Loss (formerly RNID)

Advice and support for people who are deaf or hard of hearing through an information line, tinnitus helpline and factsheets.

Tel: 0808 808 0123
Textphone: 0808 808 9000
www.actiononhearingloss.org.uk

Adult Protection Services or Adult Safeguarding team

To find your local service, contact the social services department at your local council. You can find this in the phone book or by visiting your local authority's website. Your local Age UK may be able to provide you with the appropriate number. Write it down below.

The number I would need to call is:

Care and Social Services Inspectorate Wales (CSSIW)

Inspects and regulates care and social services in Wales.

Tel: 0300 790 0126
www.cssiw.org.uk

Care Inspectorate

National independent regulator of social care and social work services in Scotland.

Tel: 0345 600 9527
www.careinspectorate.com

Care Quality Commission

National independent regulator of health and social care services in England.

Tel: 0300 061 6161

www.cqc.org.uk

Citizens Advice

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

In Wales, there is a national phone advice service on 0344 477 2020. It is available in some parts of England on 0344 411 1444. In Scotland, there is a national phone advice service on 0808 800 9060.

To find details of your nearest CAB check your phone book, or in:

England or Wales: www.citizensadvice.org.uk

Northern Ireland: www.citizensadvice.co.uk

Scotland: www.cas.org.uk

Disability Rights UK

Provides information and advice on direct payments and independent living.

Tel: 0300 555 1525

www.disabilityrightsuk.org

Disclosure and Barring Service (formerly the Criminal Records Bureau and Independent Safeguarding Service)

Carries out criminal records checks for employers in England, Wales and Northern Ireland.

Tel: 0300 020 0190

Textphone: 0300 020 0192

www.gov.uk/disclosure-barring-service-check

Disclosure Scotland

Carries out criminal record checks for employers in Scotland.

Tel: 0300 0200 040

www.disclosurescotland.co.uk

The Law Society

Representative body for solicitors in England and Wales. Call them or visit their website to find a local solicitor.

Tel: 020 7320 5650

www.lawsociety.org.uk

The Law Society of Northern Ireland

Tel: 028 9023 1614

www.lawsoc-ni.org

The Law Society of Scotland

Tel: 0131 226 7411

www.lawscot.org.uk

Money Advice Scotland

Provides details of advice agencies throughout Scotland that offer a free, independent and confidential money advice.

Tel: 0141 572 0237

www.moneyadvicescotland.org.uk

Money Advice Service

Provides information and guidance on money management.

Tel: 0800 138 7777

www.moneyadviceservice.org.uk

National Debtline

National helpline for people with debts, giving self-help advice, counselling and support over the telephone.

Tel: 0808 808 4000

www.nationaldebtline.co.uk

In Northern Ireland, contact **Debt Action NI**

Tel: 0800 917 4607

www.debtaction-ni.net

Office of the Public Guardian

For information about setting up powers of attorney in England and Wales.

Tel: 0300 456 0300

www.gov.uk/government/organisations/office-of-the-public-guardian

In Northern Ireland, contact

The Office of Care and Protection

Tel: 02890 724 733

In Scotland, contact

Office of the Public Guardian in Scotland

Tel: 01324 678 300

www.publicguardian-scotland.gov.uk

Older People's Advocacy Alliance

Gives older people access to advocacy and offers a list of services in England and Wales.

Tel: 01782 844 036

www.opaal.org.uk

Regulation and Quality Improvement Authority

Independent body that monitors and inspects health and social care services in Northern Ireland.

Tel: 028 9051 7500

www.rqia.org.uk

Royal National Institute of Blind People (RNIB)

Provides information and support for people living with blindness and visual impairment.

Tel: 0303 123 9999

www.rnib.org.uk

Self-directed Support in Scotland

Scottish Government website giving information about self-directed support to those who use social care services.

www.selfdirectedsupportscotland.org.uk

Skills for Care

Offers information on employing care workers, including a template for a carer's contract.

Tel: 0113 245 1275

www.skillsforcare.org.uk

Solicitors for the Elderly

Independent organisation of lawyers that specialise in giving advice to older and vulnerable people, their families and carers, including advice on elder abuse.

Tel: 0844 567 6173

www.sfe.legal

Stepchange

Provides debt advice and debt counselling sessions.

Tel: 0800 138 1111

www.stepchange.org

UK Online

UK Online centres help people make the most of computers and the internet.

Tel: 0114 349 1666

www.ukonlinecentres.com

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, Tavis House, 1-6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
Address: _____ _____		
Postcode: _____		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	Signature X				
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



The Age UK Group may use the information you have supplied to tell you about our other charitable services or to ask you to support our work. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland & Age NI). If you would prefer not to hear from us do let us know by phoning 0800 107 8977 or by writing to us at our registered address. The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA.

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**

**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/moneymatters

Our publications are also available in large print and audio formats.



The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

