

Levels of Support Needed to Manage Funds



Date effective: 05/16/05
Revisions: 10/24/14, 12/2/16, 10/23/18, 3/27/23
Review Date: 3/27/23
HRC Review: 12/7/22

Applies To: All program staff

Policy Number: 6.0.29

Regulatory Reference: 115 CMR 5.00

S:\Agency Policy\6 - Program Related Policies and Procedures\6.0.29 Levels of Support Needed to Manage Funds.doc

Most of the people we work with will require some degree of assistance in managing their funds. Some people will get help from staff, some from parents, and some from other naturally existing supports. The level of support needed will depend upon the skills and cognitive abilities of the individual. This understanding should be evaluated annually or more frequently if there is a dramatic change in skill level or cognitive function. If an assessment results in a person obtaining assistance from staff in managing their funds, this in no way implies ownership of that person's funds by the agency or any agency employee. Employees should never, at any time, have access to an individual's PINs or passwords to financial accounts.

I. Right to Manage Funds

- A. Every adult has the right to manage their own funds and to determine how money is spent. No one can interfere with that right unless authorized by a duly appointed Full Guardian, Conservator or Representative Payee. This right is supported by state law and regulations.
- B. Unless a Full Guardian, Conservator or Representative Payee has been appointed by a recognized court of law, the individual shall have an unrestricted right to manage and spend his or her funds.

II. Ability to Manage Funds Independently

- A. Some individuals may be entirely independent in the management of their funds, without any assistance from agency staff or relatives. Others may benefit from assistance in the management of their funds, such as budgeting, balancing checkbooks or statements, and completing checks or withdrawal/deposit slips.
- B. If an individual has no Full Guardian, Conservator or Representative Payee, such assistance is on a completely voluntary basis (unless it is otherwise stated in the ISP or DHSP) and should be addressed in the *Authorization to Manage Funds*, which the individual must sign on an annual basis.
- C. If an individual does have a Full Guardian, Conservator or Representative Payee, that duly appointed person must also sign the *Authorization to Manage Funds*.

III. Inventory of Funds Management Skills

- A. Prior to the signing of the *Authorization to Manage Funds*, the program's Director and the individual must complete *Communitas Inventory of Funds Management Skills* together.
- B. The *Inventory of Funds Management Skills* must be completed every year, prior to the completion of *Authorization to Manage Funds*.
- C. Should there be a significant change in an individual's ability to manage funds, the *Inventory of Funds Management Skills* must be re-evaluated to determine if a higher or lower level of support is needed for that individual. Level of Support needed may change at any time, so long as the *Inventory of Funds Management Skills* has been completed and approved.

IV. Levels of Support Needed to Manage Funds

A. Independent in the Management of Funds

- 1) This individual;
 - a) is able to budget money appropriately to meet their needs, complete bank withdrawal/deposit slips and access bank,
 - b) is able to hold their own money,
 - c) has demonstrated an understanding of the concept of paying rent, paying bills and saving money to meet their needs, and
 - d) has demonstrated an ability to anticipate future spending needs, and budget appropriately

- 2) This individual may have a Communitas staff person assigned to them to provide on-going support and training in day-to-day financial management. Communitas staff person will have no access to the funds of this individual, except under the authorization of the individual, and for the purpose of training and mentoring in the form of,
 - a) Assisting the individual while they balance their check book and reconcile it with bank statements
 - b) Assisting the individual while they reconcile deposits and withdrawals with their savings account statements or passbook
 - c) Assisting the individual while they work on monthly or weekly budgeting, or budgeting for vacations or special events
 - d) Reinforcing money safety skills with verbal cues
- 3) If an individual has a Representative Payee or a Full Legal Guardian, they may not be considered "Independent in the Management of Funds". An individual may have a medical guardian and still be considered Independent of Funds, should they meet the criteria.
- 4) If an individual is independent in the management of funds, chooses to use a debit card, no Communitas employee shall ever have access to or hold this individual's debit card for any reason
- 5) Financial mentoring for this individual in no way implies ownership of this individual's funds or account by Communitas or any Communitas employee.

B) Minimal Support Required in the Management of Funds

- 1) This individual;
 - a) Requires assistance to budget money appropriately to meet their needs, complete bank withdrawal/deposit slips and access bank,
 - b) Has demonstrated an ability to hold their own money in small amounts, but not large amounts (in excess of \$50),
 - c) Requires continued assistance in understanding the concept of paying rent, paying bills and saving money to meet their needs.
- 2) These individuals may have a Representative Payee, Conservator or Guardian.
- 3) Communitas *Inventory of Funds Management Skills* shall determine what level of support this individual needs to manage their funds successfully.
- 4) Assistance should only be provided for those areas indicated as requiring assistance on the *Inventory of Funds Management Skills*
- 5) Assistance in the management of funds will in no way imply ownership of the individual's funds or account by Communitas or any Communitas employee.

C. Total Support Required in the Management of Funds

- 1) An individual requiring total support in the management of their funds is one who meets 2 or more of the following requirements:
 - a) Is unable to access their bank due to physical limitations that would place them in unreasonable discomfort or risk if transported to the bank.
 - b) Is unable to demonstrate an understanding of the need to prioritize spending
 - c) Is unable to successfully communicate wants and needs, either verbally, in writing, through a communication device or through sign language or other understandable means.
- 2) If an individual meets all other criteria for this level of support in the management of their funds, a Representative Payee, Full Guardian or Conservator must be appointed.
- 3) If Communitas is appointed as the Representative Payee, this policy will in no way imply ownership of the individual's funds or account by Communitas or any Communitas employee.
- 4) Any support required by any individual will in no way implies ownership of the individual's funds or account by Communitas or any Communitas employee.