

# Help to manage your money and benefits



# Who we are

**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.**

**Our vision** is a Scotland which is the best place in the world to grow older.

**Our mission** is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

**Our three strategic aims** are to:



**Help older people to be as well as they can be**



**Promote a positive view of ageing and later life**



**Tackle loneliness and isolation**

# How we can help

**We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.**

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

The Age Scotland **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.

## For information, advice and friendship



**Call us free on: 0800 12 44 222**  
**(Monday – Friday, 9am - 5pm)**



**Visit [agescotland.org.uk](https://agescotland.org.uk)**  
**to find out more.**

## Disclaimer

While we aim to ensure that the information in this document is factually correct at the time of production, Age Scotland cannot be held liable for any errors or omissions. Please ensure that you have an up to date guide and that it clearly applies to your situation.

No leaflet can ever be a complete guide to the law, which also changes from time to time. Legal advice should always be taken if you are in doubt.

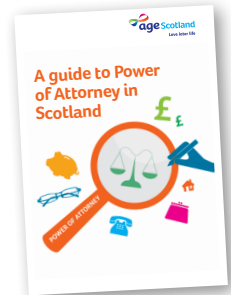
Please note that the inclusion of named agencies, companies, products, services or publications in this guide does not constitute a recommendation or endorsement by Age Scotland.



## What this guide is about

This guide looks at your options if you want or need some help to manage your money. It also explains how someone can become responsible for making benefit claims on your behalf.

If you have mental capacity, the formal legal way to have help looking after your money is to set up a Power of Attorney. This lets you give someone you trust the power to help you, and also the responsibility to respect your decisions. For information see Age Scotland's **Guide to Power of Attorney in Scotland**.



If you no longer have the mental capacity to manage your money and have not set up a Power of Attorney, other options may need to be considered, such as legal Guardianship. For information see Age Scotland's guide to **Legal options for someone who has lost capacity**.



# Ask the right person

If you are asking someone else to help you look after your money, it sounds obvious, but make sure it is someone you can trust. If someone is pestering you to give or lend them money, or doesn't manage their own money well, they are not the right choice. Don't choose someone who you know will disagree with what you want to do with your own money.

If you are being pressured into giving someone money and are uncomfortable with this, call the [Age Scotland helpline](#) on **0800 12 44 222**.



# Shopping

## Shopping for yourself

Being able to do your own shopping means you can make your own choices about what to buy. There are a number of ways you could make this easier.

**Contactless technology** - you hold your card or other payment device close to the reader, and don't have to enter your PIN. Most shops have a limit of £100 for contactless payments. You can reduce the contactless limit on some cards; speak to your bank to find out if they provide this option.

**Online supermarket shopping** - you choose your own shopping and decide when to have it delivered. Most supermarkets now offer this service and some offer priority delivery slots for older people.

**Online shopping** - you can buy almost anything online and have it delivered to your door. You should check for hidden costs such as delivery charges, and check how long delivery will take. If you are buying from a business you are not familiar with, check the bar at the top of your screen to make sure the website address starts with **https://** and has a padlock symbol to show that the site is secure.



## Help with shopping

If you cannot do your own shopping and someone is going shopping for you, you can keep control over this by writing a shopping list, working out roughly what your shopping should cost and making sure you get receipts. If you are completely sure you can trust the person helping you, you could set up a standing order with your bank, building society or credit union to pay them a regular amount, so they can get your shopping without handling a lot of cash.

If you have no-one to help with your shopping you could contact a volunteer shopping service such as the **Food Train**. Visit the Food Train website at [www.thefoodtrain.co.uk](http://www.thefoodtrain.co.uk), or call the Age Scotland helpline for details for other help available in your area.







# Banking

If you are not able to get to the bank, building society or credit union or want to look at other options, there are a few ways of making it easier to pay bills and to look after your money. These only work if you are able to make decisions about your money yourself.

## You could:

Ask for a **chip and sign** card if you find it hard to remember or to type in numbers. A chip and sign card lets you sign your name instead of entering a PIN number.

Have **direct debits** for your fuel, Council Tax, telephone and other regular bills, so they will be paid automatically from your account. Companies must tell you in advance how much they will take and when.

Have a **joint account**. This can be set up to give everyone named on the account full access to withdraw money and make arrangements to pay bills. You may be able to restrict the account so that it can only be used for cheques, or so that any cheques paid out of the account must be signed by both of you. Everyone named on the account would be liable for the debt if the account went overdrawn so don't share a joint account with someone if you are concerned about their ability to manage money.

If a joint account holder needs to claim means-tested benefits or help with care costs you will need to show who the money in the account belongs to. It may be preferable to set up separate accounts if you are in this situation.



Try **telephone banking** which is available from most banks and building societies. You will need to go through a process to prove your identity when you ring up, but you can arrange many financial matters without leaving your home. If you cannot always remember your security details, they may be able to use voice recognition to identify you when you call them.

Use **online banking** to manage your account and pay your bills on the internet. You can keep a close eye on your income and spending, set up regular or one-off bill payments and transfer money between accounts. Never give someone else the log-in details or passwords for your online banking.

Set up **third-party bill management** with your phone, internet or television provider so a friend or relative can receive copies of your bills and pay them on your behalf.

Arrange a **third-party mandate** to let someone manage your account on your behalf. A third-party mandate is suitable if you need someone to be able to carry out day-to-day banking tasks for you, but doesn't usually allow someone to open or close accounts, or borrow money, on your behalf. You can set this up for a short period of time or have a long-term arrangement.

If you think one of these options would work for you ask your bank, building society or credit union what you need to do to make the arrangements.



# Benefits

## Benefit payments

### Payment Exception Service

If you cannot have your benefits paid into a bank, building society or credit union account you may be able to use the Payment Exception Service. This lets you use a payment card, voucher or text message to collect your money at a PayPoint outlet that offers the service. There are PayPoint outlets in many local newsagents, convenience stores and supermarkets. If you cannot get the money yourself you can arrange for someone else to collect money on your behalf. For more information see the government website [www.gov.uk/payment-exception-service](http://www.gov.uk/payment-exception-service) or call the [Age Scotland helpline](tel:08001244222) on **0800 12 44 222**.

## Managing your benefit claim

If you cannot manage claiming benefits yourself, Social Security Scotland and the Department for Work and Pensions can authorise someone to be your **appointee**, so they can claim benefits and maintain benefit claims on your behalf. This could involve answering letters and phone calls, reporting any changes which will affect the amount of benefit you are entitled to, signing forms and spending income from your benefits in your best interests.

To become someone's appointee for benefits paid by Social Security Scotland, contact them on **0800 182 2222**. For benefits paid by the Department for Work and Pensions, contact them on the telephone number on your benefit letter. You can also find the correct number on their website at [www.gov.uk/become-appointee-for-someone-claiming-benefits](http://www.gov.uk/become-appointee-for-someone-claiming-benefits) or you can call the Age Scotland helpline on **0800 12 44 222** and we will find it for you.

# Advice and help

## Age Scotland helpline 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us for a copy of our publications list or download copies from our website at **[www.agescotland.org.uk](http://www.agescotland.org.uk)**.

## Citizens Advice Scotland

You can get advice from their national helpline on **0800 028 1456**, from your local Citizens Advice Bureau or through their advice website **[www.citizensadvice.org.uk/scotland](http://www.citizensadvice.org.uk/scotland)**.

## MoneyHelper

MoneyHelper is a government-backed service that offers clear, unbiased advice and information by phone and online. They can provide information on pensions, investments, saving, borrowing, budgeting, tax, benefits and more.

Telephone: **0800 138 7777**  
**[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)**



# How you can help

## Our vision is a Scotland which is the best place in the world to grow older.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



### Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.\*



### Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



### Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

\* Texts cost £5 plus one standard rate message

# Let's keep in touch



## Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting [age.scot/roundup](https://age.scot/roundup)



## Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



[/agescotland](https://www.facebook.com/agescotland)



[@AgeScotland](https://twitter.com/AgeScotland)



[@age\\_scotland](https://www.instagram.com/age_scotland)



[/AgeScotland](https://www.linkedin.com/company/AgeScotland)

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**Contact us:**

**Head office**

0333 323 2400

**Age Scotland helpline**

0800 12 44 222

**Email**

info@agescotland.org.uk

**Visit our website**

www.agescotland.org.uk

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