

HSC345 Support individuals to manage their financial affairs (Level 3)

Elements of Competence

HSC345a Work with individuals to access information and advice about their financial affairs

HSC345b Support individuals to manage and monitor their financial affairs

About this unit

For this unit you will need to support individuals to manage their financial affairs.

Scope

The scope is here to give you guidance on possible areas to be covered in this unit. The terms in this section give you a list of options linked with items in the performance criteria. You need to provide evidence for any option related to your work area.

Communicate using: the individual's preferred spoken language; the use of signs; symbols; pictures; writing; objects of reference; communication passports; other non verbal forms of communication; human and technological aids to communication.

Key people include: family; friends; carers; others with whom the individual has a supportive relationship.

Your **knowledge and understanding** for this unit will relate to legal requirements and codes of practice applicable to the scope of your work and others with whom you work; the nature of the work you are undertaking; your role and level of responsibility within your organisation (e.g. whether you have responsibility to support the work of others); the individuals, key people¹ and others with whom you are required to work and the degree of autonomy you have for the management of your own work activities.

Values underpinning the whole of the unit

The values underpinning this unit have been derived from the key purpose statement², the statement of expectations from carers and people receiving services, relevant service standards and codes of practice for health and social care in the four UK countries. If you are working with children and young people they can be found in the principles of care unit HSC34. If you are working with adults they can be found in HSC35. To achieve this unit you must demonstrate that you have applied the principles of care outlined in either unit HSC34 or HSC35 in your practice and through your knowledge.

¹ If you are working with children and young people the term "individuals" covers children and young people and "key people" covers parents, families, carers, friends and others with whom the child/young person has a supportive relationship

² The key purpose identified for those working in health and social care settings is "to provide an integrated, ethical and inclusive service, which meets agreed needs and outcomes of people requiring health and/or social care"

Key Words and Concepts

This section provides explanations and definitions of the key words and concepts used in this unit. In occupational standards it is quite common to find words or phrases used which you will be familiar with, but which, in the detail of the standards, may be used in a very particular way. **Therefore, we would encourage you to read this section carefully before you begin working with the standards and to refer back to this section as required.**

Active support	Support that encourages individuals to do as much for themselves as possible to maintain their independence and physical ability and encourages people with disabilities to maximise their own potential and independence
Individuals	The actual people requiring health and care services. Where individuals use advocates and interpreters to enable them to express their views, wishes or feelings and to speak on their behalf, the term individual within this standard covers the individual and their advocate or interpreter
Key people	Are those people who are key to an individual's health and social well-being. These are people in the individual's life who can make a difference to their health and well-being
Others	Are other people within and outside your organisation that are necessary for you to fulfil your job role
Rights	The rights that individuals have to: <ul style="list-style-type: none">• be respected• be treated equally and not be discriminated against• be treated as an individual• be treated in a dignified way• privacy• be protected from danger and harm• be cared for in a way they choose• access information about themselves• communicate using their preferred methods of communication and language

HSC345a Work with individuals to access information and advice about their financial affairs

Performance Criteria

You need to show that,

1. you check the benefits and allowances the individual or their carers may be entitled to, or access the expertise to do this
2. you access, understand and have available information on the benefits, allowances and entitlements to financial support and managing debts
3. you work with **individuals** and **key people** to identify the information and advice that will help them manage:
 - their financial affairs
 - receive the benefits and allowances to which they are entitled
 - any debts
4. you support individuals to communicate the information and support sources that would help them manage their financial affairs
5. you provide **active support** to enable individuals to highlight the skills and abilities they and key people have, that will allow them access and use information and support to manage their financial affairs
6. you provide, and support the individuals to access information and support that is relevant to their needs and abilities in managing their financial affairs
7. you identify areas where you are unable to support the individual, seeking and accessing specialist help on particular financial matters
8. you provide feedback to the appropriate people and organisations when the information and support does not meet the needs of any specific groups or individuals

HSC345b Support individuals to manage and monitor their financial affairs

Performance Criteria

You need to show that,

1. you support individuals to complete the relevant documents for accessing benefits, entitlements and specialist expertise
2. you work with the individuals and **others** to identify the options they have to manage and monitor their financial affairs
3. you support individuals to select and use the methods and services they have selected
4. you support individuals to decide how they will review the effectiveness of the methods and services they have used to manage and monitor their financial affairs
5. you work with individuals and others to complete and maintain any records required to manage and monitor their financial affairs
6. you support individuals to make any changes to the methods and services they have used to manage and monitor their financial affairs

7. you work with individuals and others to review what is working and what needs to change to manage and monitor the individual's financial affairs more effectively
8. you work with individuals and others to implement the changes

Knowledge Specification for the whole of this unit

Competent practice is a combination of the application of skills and knowledge informed by values and ethics. This specification details the knowledge and understanding required to carry out competent practice in for the performance described in this unit.

When using this specification **it is important to read the knowledge requirements in relation to expectations and requirements of your job role.**

You need to show that you know, understand and can apply in practice:

Values

1. legal and organisational requirements on equality, diversity, discrimination, **rights**, confidentiality and sharing of information on supporting individuals to manage their financial affairs
2. how to provide active support and place the preferences and best interests of individuals at the centre of everything you do, whilst enabling them to take responsibility (as far as they are able and within any restrictions placed upon them) and make and communicate their own decisions managing their financial affairs
3. dilemmas between the individual's rights and their responsibilities for their own care and protection, the rights and responsibilities of key people and your role and responsibilities in supporting individuals to manage their financial affairs
4. how to deal with and challenge discrimination when supporting individuals to manage their financial affairs

Legislation and organisational policy and procedures

5. codes of practice and conduct, and standards and guidance relevant to your own and the roles, responsibilities, accountability and duties of others when supporting individuals to manage direct payments
6. current local, UK and European legislation and organisational requirements, procedures and practices for:
 - data protection, including recording, reporting, storage, security and sharing of information
 - protecting individuals from danger, harm and abuse
 - supporting individuals to manage their financial affairs and the boundaries related to doing this
 - benefits and allowances
 - direct payments
 - providing financial advice of any type and managing finances on behalf of others
7. practice and service standards relevant to your work setting and for supporting individuals to manage their finances
8. how to access records and information on the needs, views and preferences of individuals and key people about their finances

Theory and practice

9. how and where to access information and support that can inform your practice when supporting individuals to manage their finances, benefits and allowances
10. how you can access, review and evaluate information about finances, benefits and allowances
11. government reports, inquiries and research reports relevant to individuals managing their finances
12. theories relevant to the individuals with whom you work, about:
 - aspects of human growth and development and how these can affect and be affected, the individual being able to manage their finances
 - the impact being able to manage their own financial affairs may have on the identity, self-esteem and self-image of individuals
13. how power and influence can be used and abused when supporting individuals to manage finances
14. methods of supporting individuals to express their needs and preferences about their finances and any problems they are having in managing them
15. how to work in partnership with individuals, key people and those within and outside your organisation to enable the individual's needs, wishes and preferences to be met
16. how to work with, and resolve conflicts that you are likely to meet when supporting individuals to manage their financial affairs
17. how to work with individuals and key people to support them to manage their financial affairs whilst promoting their rights to take as much control over their financial management as possible how to provide the individual with accessible information about finances, benefits and allowances
18. how to support the individual to complete benefit/claim forms
19. sources of advice and support on financial assistance and management
20. methods of:
 - keeping records and details of payments and receipts
 - budgeting that are acceptable and appropriate for the individuals
 - managing debts and making payments
 - storing money safely that are acceptable to the individuals