

Checklist for financial health



If you are managing money for a family member use this checklist to make sure you are doing all the right things.



Is their money mixed with yours?



Think about opening a separate bank account

Is all their money in your name?



Think about sharing the responsibility so they are not only reliant on you.



Do they have savings over £6,000?



Report these to the DWP each time they change

Do they have savings over £16,000? This generally includes ISAs, premium bonds and all bank accounts.



Report these to the DWP. They may no longer be eligible for some benefits if they are of working age.

Do they have savings over £23,250?



They may need to pay for their own care. Contact their Local Authority to discuss this (some will use a different figure).

Checklist for financial health



Do they receive DLA middle or higher rate care or PIP enhanced daily living (with no Carers' Allowance)?

⇒ Ask the DWP if they are eligible for extra premiums on their ESA or Income Support.



Do they have their own name on their bank card?

⇒ If not, who has access to it and can they still use their



Are they aged 61+?

⇒ Check when they reach state pension age at www.gov.uk/calculate-state-pension



Can they understand and manage their own benefits?

⇒ If not, look into getting an appointee www.gov.uk/become-appointee-for-someone-claiming-benefits



Have you checked which benefits they should be getting recently?

⇒ Use a benefit calculator online at www.gov.uk/benefits-calculators



Can support staff, family and other members of the circle of support contact each other?

⇒ Make sure contact details and other key information is shared with those that need it and is not all held by one person.



Get more support and information

- See the benefits spreadsheet in this series
- Speak to Dosh on 0300 303 1288 or www.dosh.org
- Speak to your local carers' centre, Citizens Advice Bureau or other support organisation.

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