

# What is a financial management order?

## Information for you

An Easy Read fact sheet



## How to use this fact sheet



NSW Civil and Administrative Tribunal (NCAT) Guardianship Division wrote this document. When you see the word 'we', it means NCAT.



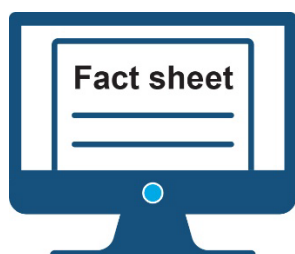
We wrote this fact sheet in an easy to read way. We use pictures to explain some ideas.

**Bold**  
Not bold

We wrote some important words in **bold**. This means the letters are thicker and darker. We explain what these bold words mean.



This Easy Read fact sheet is a summary of another fact sheet. This means it only includes the most important ideas.



You can find the other fact sheet on our website at [www.ncat.nsw.gov.au](http://www.ncat.nsw.gov.au).



You can ask for help to read this fact sheet. A friend, family member or support person may be able to help you.

## What is this fact sheet about?



This fact sheet is about what your financial management order means.



The Guardianship Division protects the **rights** of people who can't make decisions on their own.



Rights are rules about how everyone should be treated:

- fairly
- equally.

We find ways to fix problems that:



- are fair



- follow the law.



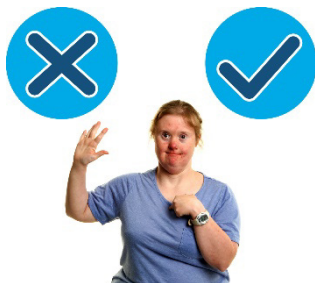


We follow the *Guardianship Act (1987)*.

This is a law that explains how we make financial management orders.



We will have a **hearing** to work out if you need a financial manager.



A hearing is when we decide if a person can't make decisions on their own.



After the hearing, we will send you a copy of the financial management order.

# What is a financial management order?



A **financial manager** is someone we choose who makes decisions about your money if you can't make decisions on your own.



We call this a **financial management order**.



A financial management order is a legal document.

It explains:



- who your financial manager is



- what money and **assets** they will manage.



Your assets are things you own that have value, such as a:

- car
- house
- money that you have saved.



The financial management order might last a long time.



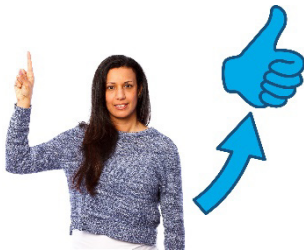
Your financial management order may say:

- if we need to **review** your order
- when we need to review your order.

When we review a financial management order.  
we check to see what:



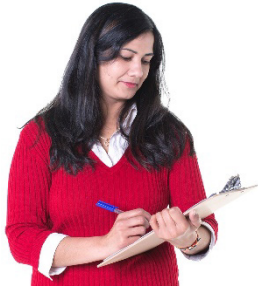
- works well



- needs to be better.

# Financial managers

## What decisions can they make?



Your financial manager will make decisions about your money and assets.

Your money includes any money you have saved.



Some financial management orders let your manager make decisions about some of your money or assets.



When this happens, you get to make decisions about the rest of your money and assets.



Your financial manager doesn't own your:

- money
- assets.



But they can make decisions about how your money can be:



- saved



- spent.



For example, they can make decisions about how you can spend your money on food, services and bills.



When your financial manager makes a decision for you, they must ask what you think.

## Who is your financial manager?



Your order will say who your financial manager is.

Your financial manager may be someone you know, like a family member or friend.

We call them a **private financial manager**.

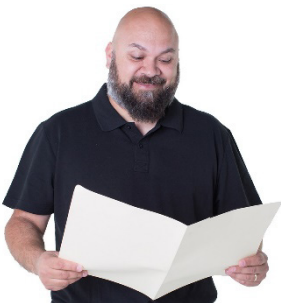


Or they might be the **NSW Trustee and Guardian**.

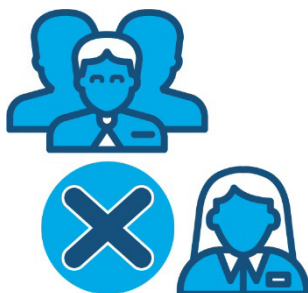


We choose the NSW Trustee and Guardian if you can't have a private financial manager.

The NSW Trustee and Guardian:



- makes their own decisions



- doesn't work for NCAT.

## When you have a private financial manager



When you have a private financial manager, the NSW Trustee and Guardian will work out what decisions they can make for you.

These are called **directions**.



Your financial manager must follow a plan.

The plan explains the directions in more detail.



If your private financial manager needs to make a decision that isn't included in the plan, the NSW Trustee and Guardian must approve it first.



Your financial manager must prove they are managing your money well.

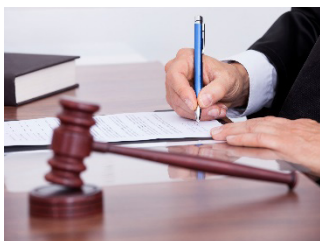


Your financial manager is not paid.

And they can't get paid unless:



- the NSW Trustee and Guardian says it's okay



- the Supreme Court says it's okay.

### **When the NSW Trustee and Guardian is your financial manager**

After the hearing, someone from the NSW Trustee and Guardian will contact:



- you



- your carers.

## Short-term financial management orders



Sometimes we need more information to work out if you can't manage your own money and assets.



If this happens, we might make a financial management order that lasts a short time.



This is a different type of financial management order. It can last up to 6 months.



Before this financial management order ends, you will have another hearing.



Then we will decide if you need a longer financial management order.



## Reviewing your financial management order



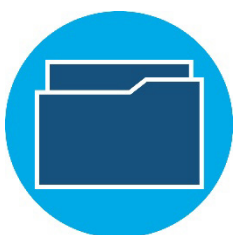
You can ask us to review your financial management order.



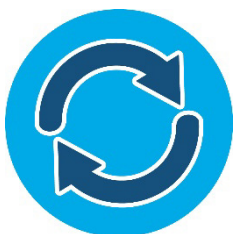
If someone is worried about a person who has a financial management order, they can ask us to review it.

Anyone can do this.

After we review your financial management order, we might:



- keep your financial management order



- change your financial management order



- end your financial management order.

If you want the financial management order to end,  
we must decide that:



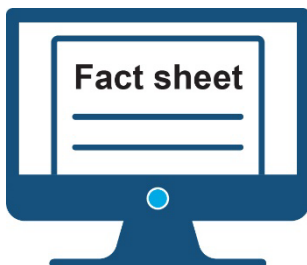
- you can make decisions about your money and assets on your own



- it will be better for you.



We have Easy Read information on our website  
about how to end or change your financial  
management order.



[www.ncat.nsw.gov.au/ncat/publications-and-resources/fact-sheets/guardianship-division-fact-sheets.html#Easy0](http://www.ncat.nsw.gov.au/ncat/publications-and-resources/fact-sheets/guardianship-division-fact-sheets.html#Easy0)

## Appealing a financial management order

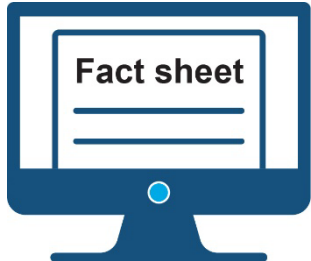


If you think we made the wrong decision, you can ask us to change the decision.

We call this an **appeal**.



We have information on our website about reviews and appeals.



[www.ncat.nsw.gov.au/ncat/publications-and-resources/fact-sheets/guardianship-division-fact-sheets.html#Reviews6](http://www.ncat.nsw.gov.au/ncat/publications-and-resources/fact-sheets/guardianship-division-fact-sheets.html#Reviews6)

## Contact us



You can call us.

**1300 006 228**

**(02) 9556 7600**



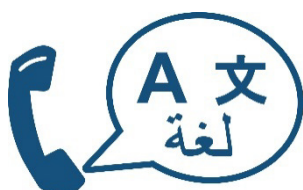
You can visit our website.

**[www.ncat.nsw.gov.au](http://www.ncat.nsw.gov.au)**



If you have trouble speaking or hearing, you can contact the National Relay Service.

**13 36 77**



If you need information in a different language, you can contact the Translating Interpreter Service (TIS).

**13 14 50**



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