

Assessing capacity in relation to financial matters

Try to avoid using closed questions (those requiring just a yes/no answer), open questions will usually engage P in the discussion and will, hopefully illicit more information from him

You may have to repeat or paraphrase some of the questions

You may have to use other methods of communicating with P (easy read documents or an interpreter)

Try to avoid putting ideas into P's head but balance this with needing to offer some prompts to some questions in order to clarify what you mean

Example questions

What money do you get every week? Where does this come from? Who pays you the money? Why do they pay you money?

What state benefits do you get? – things like retirement pension, attendance allowance, DLA? How is it paid? How much is paid?

Where did you used to work? Do you get any money from where you used to work? How much do you get? How often is it paid?

Who has helped you in the past with your money – eg how did you get your pension every week? Did you go to the post office to collect your pension/benefit or did someone else go for you? Who was this?

What did they do with the money when they got it? Did they do your shopping, pay your bills? What did they buy for you? What bills did they pay for you? What did they do with the money that was left? How much did you get each week?

You received quite a lot of money each week – what did you spend this money on? Were you able to save any money? How much did you save (roughly) each week/month? Where did you save the money?

How did you put money into your bank account? How did you get money out of your bank account? Who helped you with this? How did they help you?

What savings have you got? What about other things – do you have premium bonds, savings certificates etc? How much have you got in total? Do you have a lot of money?

How did you keep track of your money? Why is it important that people keep track of their money?

Have you ever not been able to pay a bill that you have been sent? What happens if you don't pay your bills? How would you cope if your electricity was disconnected?

Who else knows about your financial affairs? What do they know? How do they know this?

Who do you trust to help you with your financial affairs, your bank accounts, pensions etc? Why do you trust them? How would you know if they weren't doing what you had asked them?

What would you do if they didn't do something that you had asked them? How would you feel if they didn't do something that you had asked them?

How would you feel if you found out that they had taken some money out of your bank account? What would you want to do if you found out that someone you trusted had taken money out of your bank account without your knowledge? Would you want to report them to the police?

What else can you tell me about your financial affairs? How would you like me to help you with your financial affairs? Who would you like to help you with your financial affairs now? What do you want them to do?

