PERSONAL FUNDS POLICY

PURPOSE

To establish a policy which sets forth standards of accountability for a persons supported funds when LADD is requested to assist a person in utilizing their funds and/or working with them to safeguard their funds against theft, loss, or misappropriation, while being accessible for his/her use.

SCOPE

This policy applies to all LADD State Licensed Homes and all services where a person supported and/or legal representative requests LADD to assist with their personal funds.

POLICY

It is the policy of LADD to have established procedures for the acceptance, security, maintenance, and accounting for persons' supported funds when requested and authorized to do so, providing them with easy access to their own funds; and helping them in safeguarding their funds against theft, loss, or misappropriation.

STANDARDS

1. LADD employees and members of their families shall not use, take, or borrow money from an individual, even with consent from that person, except as provided for in this policy.
2. This policy shall apply to all LADD employees and the people who receive support services. <u>It does not apply to people who receive services but manage their own money and/or act as their own representative payee.</u>
3. Part of a person's supported income and entitlements must be utilized as a contribution to their cost of care or monthly living expenses. This amount will be based upon the Ability to Pay received from the Responsible Contract Agency reimbursement office, Department of Health and Human Services or on actual costs. This may be paid directly to the residential provider or may be used to purchase services such as rent, utilities, food, etc. Each person receives their Cost of Care or Monthly Living Expenses in writing at the time of admission and when the cost changes. The Cost of Care is documented on each person's Electronic Personal Funds Ledger
4. Each person supported shall have easy access to his or her funds and may spend it as he or she desires without restrictions, unless restricted lawfully through Legal Guardian and/or Legal Representative payee in writing through the Authorization form, and/or Person-Centered Plan and documented on the Personal Profile All About Me.
5. Personal funds used for anything considered part of the operating budget must have Legal Guardian/Representative Payee authorization.
6. In most instances, the individual will receive the state/county-determined amount stipulated as "personal allowance funds" within 10 days of the individual's receipt of benefits. Personal funds will not exceed the amount necessary to protect Medicaid eligibility.
7. Personal Funds will be available to each individual, with the amount on site not to exceed $200.00, unless stipulations have been specified in the PCP, Personal Profile Assessment, and/or Authorization signed by Legal Guardian and/or Representative Payee that may not exceed $400.00. A $40.00 minimum balance will be maintained unless the funds are not available.
8. Money in possession of an individual at the time of admission to a residential setting shall immediately be accounted for and protected. Individuals shall be informed that any money retained by them shall be at their own risk.
9. At the time of admission, management will implement the Personal Funds Policy for the person supported to document receipt of funds and any future funds. (e.g. Ledgers, Personal Inventory Sheet, etc.)
10. All of an individual's funds, which include bank accounts, cash on hand, gift cards, and healthcare spending cards, shall be kept separate and apart from all funds and money belonging to the corporation and/or individual employees and other people receiving support. Money turned over to LADD for safekeeping will be deposited in a bank account or an alternate account, such as a pre-loaded debit/credit card with the individual's name.
11. LADD employees shall not use their own personal shopping accounts (i.e. Walmart, Amazon, eBay) to make any person-supported purchases. This is considered co-mingling of funds when an employee uses the person's debit card in an employee's account.
12. Management will ensure that a person's supported funds kept in the home or service locations are maintained separately and are clearly labeled as belonging to that individual. All funds will be kept in a Personal Allowance book and will be maintained and secured within the home or service location.
13. A regular and full accounting of transactions to a person's supported bank account, cash on hand, gift cards, and healthcare spending cards will be maintained on an electronic Personal Allowance ledger. Any earnings attributable to money in a person's account shall be credited to that account and documented accordingly; this includes interest earned on the account regardless of the amount. All transactions will be documented as well and verifiable by receipts and/or bank statements, withdrawal/deposit slips, and ATM transaction slips. All income, entitlements as well as expenditures (activities, materials, and cost of care) will be documented accordingly. All transactions will be documented and verifiable by signed receipts.
14. Personal allowance cash funds, gift cards and healthcare spending cards will be kept secured and accounted for at all times.

15. People supported who are capable of managing their own funds and cards shall be supported to the extent needed and addressed in the PCP, Personal Profile, All About Me, and/or Authorization signed by the Legal Guardian or Legal Representative payee. Documentation will be maintained regarding funds given to the person supported, and open discussions will occur regarding purchases to ensure that no staff or other individual takes advantage of any deficits they may have in maintaining their own funds.
16. An itemized accounting, including receipts, is required on all purchases made on behalf of the individual, unless the person supported has signed for funds on a receipt and is holding their own funds. The Electronic Personal Funds Ledger along with all supporting documentation, which includes receipts for all purchases, bank statements, withdrawal slips etc. must be maintained and turned into the Office at the beginning of each month following the month the documents are for, i.e. items purchased in May will be attached to May Personal Allowance forms and turned into the office in the beginning of June.
17. If a person in a licensed setting wishes to make a large purchase, the purchase must be made the same day as the withdrawal from the bank. (Licensing rules state that there cannot be more than $200.00 cash on hand for each person in a licensed program.)
18. Any individual purchase costing over $200.00 must have permission from the Legal Representative unless otherwise indicated in the Authorization, Personal Profile All About Me and/or Person-Centered Plan as signed by the Legal Guardian.
19. If personal allowances are used for group purchase (e.g. pizza shared between people) then each person will be pro-rated the amount consistent with usage or consumption by dividing the total costs equally among the purchasing parties. Copies of the receipt must be made a part of each person's record, indicating their portion of the payment.
20. Expenses generally <u>considered appropriate</u> for individuals may include:
    a. The personal cost of trips, outings, recreation, leisure time activities, program items, snacks, and incidental meals.
    b. School tuition, book expenses, and costs associated with employment, such as uniforms and work shoes (public transportation when indicated in the PCP or Legal Guardian/Representative authorization).
    c. Supplementing the difference in cost to upgrade an item when a person supported chooses to purchase personal possessions above the level being purchased by others.
    d. At the request of the person or their Legal Representative, upgrades to cable/satellite service and/or the purchase of pay-per-view items can be arranged.
21. Expenses <u>not</u> generally considered appropriate may include:
    a. Use of a person's supported funds to supplement the program's consumables budget if in a licensed setting.
    b. Paying for tickets, meals, or travel expenses for staff to accompany them on special trips or outings may not be allowed and is based on individual preference, Legal Representative approval, and county-specific requirements. Administrative approval must be obtained in advance by reviewing with your supervisor.
22. An Authorization for use of Personal Funds form must be completed at the time of the Service Information Pack with the person supported and/or Legal Representative and is used to document required spending limits that require additional Legal Guardian approval prior to purchase. This form also notes examples of items that may be purchased for someone who lives in their own home.
23. Purchases from LADD employees, volunteers, and members of their families are not permitted. (This does not disallow inexpensive fund-raising items such as candy or baked goods, inexpensive T-shirts, etc. Administrative permission must be granted prior to any purchases to ensure no conflict of interest.)
24. Upon request from the person supported or Legal Representative or following the discharge or transfer of a person supported, LADD will relinquish the balance of their money, and any interest earned through a check/money order to the designated person and/or payee upon discharge and/or no later than 5 business days. Certain credit/debit cards may take longer for the institution to process the account closure and return the remaining funds. This is beyond the control of LADD.
25. Withdrawals, Deposits, purchases, etc. must be documented on the appropriate form in a timely manner.
26. All cash withdrawals from a person's bank account, debit/credit account or cash on hand that exceeds $200.00 MUST have prior approval by the Regional Director (RD) before withdrawing the funds and making a one-time single item purchase. Approval may be requested and given via email. The item(s) to be purchased must be noted in the request. The item(s) purchased must be handled like all other purchases, i.e. the receipt must be signed by two people and the items purchased must be documented in the person's Personal Belongings Inventory.
27. All purchases are to be included on the Personal Belongings Inventory form for each person. For specialty items beyond what the program purchases such as special shampoo, powders, sprays etc. list these items as Special Personal Care Items on the inventory sheet. Two signatures (staff, management, and/or person supported) on the front of the receipt must occur when any items purchased with personal funds are brought into the program or when any personal belongings leave the program except for usual daily wear and disposable personal items.
28. Supervisors will complete random checks monthly on receipts against items listed on the Personal Belongings Inventory forms to ensure receipt matches items listed on the Personal Belongings Inventory forms, the items are labeled appropriately and are in the program/home.
29. Supervisors will complete random checks of deposits and withdrawals and ensure the personal allowance accounting system balances with the bank account when they are doing their random checks.
30. RD will conduct random reviews of personal funds records to ensure the appropriate use of funds and purchases.

31. Management will monitor the accumulation of Personal Funds to prevent the loss of benefits due to excessive accumulation. (Funds cannot exceed the designated maximum *(current $2000.00)* in a savings or checking account). Under certain circumstances, it may be necessary to make special arrangements to assist a person to utilize excess funds in a timely manner. At the request of the Legal Representative and with approval from the Director of Operations and Development (DOD), excess funds can be received at the LADD office and held for the person's use. The entire process will be documented for the person's record and will occur in a timely manner.
32. Under certain circumstances, some people have additional bank accounts at their public Legal Guardians or Legal Representative and or private Legal Guardians. In these cases, their LADD account cannot exceed $1000.00 so as to ensure their total fund does not exceed $2000.00, which would result in loss of benefits.
33. Under closely monitored and individualized circumstances, there may be a situation where a Legal Guardian/Legal Representative payee/family member brings cash to the program for the person supported, which is a deviation from the normal procedures. In these circumstances, it must be documented on the Electronic Personal Funds Ledger, noting the deviation and any relevant details. All entries on the Electronic Personal Fund ledgers must occur according to procedure. A receipt signed by the person giving the cash and a member of management is to be given to the person leaving the cash and a copy or a duplicate of the receipt is to be kept with the other receipts for the person supported according to procedure. The RD must inform the DOD when there is a deviation from the normal procedures. Management will adhere to all procedures and standards outlined in this policy.

PROCEDURE FOR HEALTHCARE SPENDING CARDS
Management (If Applicable)

1. Use of cards will be by the Program Manager only and will be signed off on by a Supervisor.
2. The ledger will include an inventory of what was purchased.
3. Prior to the end of the month, a call will be made to verify the card balance. The call will be made by the manager and supervisor together, and they will sign off on the ledger, the date and balance were verified by phone as $xxxx.
4. If a discrepancy is found, a review of receipts and an actual inventory of items purchased will take place. Action taken will be noted on the ledger.

PROCEDURE FOR UPGRADES TO CABLE/SATELLITE SERVICES
Management

1. Once the person or Legal Representative has made their request known, Management will obtain a signed Request for Cable Services form. On the form, it should be noted the specific upgrade or option to purchase pay-per-view that is being requested. It is not necessary to list out every pay per view item here only that it is an option for this person. This form is to be maintained in the person's Personal Allowance book and signed by the person supported/Legal Representative.
2. In order for the request to be processed further, it must be determined by Management that the person has the available resources to purchase the items requested and noted as such on the form by Management.
3. If the item purchased is an upgrade to service, the Manager will contact the Finance Department who will coordinate for the service with the appropriate utility and communicate the additional charge will be added to the person's Monthly Living Expense or deducted from the person's personal allowance at the direction of the Director of Business (DOB).
4. If the item purchased is a pay-per-view item, the DOB will obtain the monthly bill, forward the bill to the Manager, who will review the bill with the person supported and have them sign off on the bill to validate the charges. The signed bill will be kept in the person's record, and additional charges will be added to the person's Monthly Living Expense or deducted from the person's personal allowance at the direction of the (DOB).

PROCEDURE FOR COC/MLE AND PERSONAL FUNDS DEPOSITS

1. All funds received on behalf of the people supported are to be sent directly to the LADD office (except when done according to #33 in the Standards section of this policy). All funds are deposited electronically (and directed to the Client Benefits account) on a weekly basis, and copies are saved electronically by the deposit date in a designated folder in the finance drive.
2. On the rare occasion a payee/family member is not able to utilize a check or money order and instead brings cash to the office they will be issued a cash receipt. LADD will retain a copy of the receipt. The funds will be entered on the cash ledger and locked in the safe. Within one week the cash is then taken to the local bank utilized by LADD, deposited and then a check is written to LADD on behalf of the customer (thereby converting the cash to a check that can be deposited according to #1 above). A copy of the check, cash receipt and bank deposit slip are saved in the finance drive.
3. As funds are received the expenses identified as Cost of Care in the Resident Care Agreement or monthly rent and other expenses identified on individual leases, utilities, services, supplies and food (collectively called Monthly Living Expenses MLE). LADD applies payment as authorized to do so. The remaining balance of funds after expenses are paid are given to the person supported as Personal Allowance by EFT into their bank account within the legally identified time frame. For any individuals who do not have a bank account, funds will be issued in a check.

4. A weekly personal funds report is sent to the Finance Specialist or their designee detailing each deposit that is made weekly. Deposits are typically made on Friday of each week unless otherwise specified.
5. RDs will review the personal funds reports and forward onto appropriate management.
6. Management is responsible for reviewing the Personal Funds Reports and then verify through the bank (online transactions, bank statements etc.) that funds have been deposited into the individual's account and the amount on the report coincides with the bank statement. Managers must scan in or save the online statement or actual statement to the Person Supported RDS file for that month as well as log the deposit onto the Electronic Personal Funds Ledger. For people receiving checks because they do not have a bank account (as mentioned in #3 above) the Finance Specialist will enter the check onto the check/cash tracking ledger and deposit the check into the local bank utilized by LADD, the cash is withdrawn for that person and brought back to the office and locked in the safe. The person supported and/or manager come to the office and pick up the cash. The person receiving the funds will sign the cash/check tracking ledger that they received the funds. The original stub for the check is used as the receipt when depositing the cash into the person's personal funds ledger. The Finance Department retains a copy of the check the sign out sheet, the deposit and withdrawal slip as well as the corresponding ledger. The transaction documents are all saved in the finance drive.

Electronic Personal Funds Ledger:

Each Region has a Personal Allowance folder in the electronic system for each Person Supported.

This system will be set up by the calendar year. Each Folder is to be set up the same way following the steps below:

1. Click on the appropriate Region folder.
2. Open the Personal Allowance folder.
3. Open the corresponding year's folder.
4. Open your location's individual program folder.
   a. Contains a subfolder for each Person Supported that includes one Electronic Personal Funds Ledger for the year, and additional subfolders labeled for each month of the year.
5. To create a new folder: Right click the button on the mouse < Click **New** < Click **Folder <**Type **Name** of Folder (New folder will be highlighted in blue) < Click **Enter**

You will now need to save an **Electronic Personal Funds Ledger** for each person supported in their individual folder.

- To do this right click the button on the mouse on the **02 Master Personal Funds Ledger,** then click on the word **Copy**.
- Then go to the Person Supported file in your Region's folder, again right clicking the button on the mouse and click on the word **Paste.** You will then have a 02 Master Personal Funds Ledger in the person's folder.
- Take the mouse pointer and click one time with the left button which will then make the document blue, then click with the right button on the mouse to bring up a list of commands. You will see towards the bottom of the list **rename.**
- Click on **rename** and you will see the name of the document in a box that you can type in, here you will put the person's name. Example: Sam Smith Personal Funds Ledger
- Repeat these steps until you have an Electronic Personal Funds ledger for each person supported.
- You will need to fill in the information at the top of the Ledger for each person supported. You must do this on the **First Tab** of the ledger so that the information carries over to each of the Tabs on the ledger from month to month. This is also necessary so that when you print the ledger at the end of the month you will have all the information needed on the top of your ledger which includes:
  - **Name of the Person –** this will carry over from month to month
  - **Type of Account**- This is a drop-down tab. Please choose the type of account each month
  - **Additional Account & Balance –** If person supported has Checking & Savings, please indicate the type of 2nd account and amount of that account in this box. If **Other** was indicated in the drop-down box for 'Type of Account', please fill in what type of account it is i.e. Pay card. This must be filled in monthly
  - **Payment for Services**– Fill in the Cost of Care amount **ONLY for Licensed Programs-** This is carried over for month to month
  - **Banking Institution** – Name of the Bank or Debit card – This is carried over for month to month
  - **Program Name** - This is carried over for month to month

- **License Number** – **ONLY for Licensed Programs- If program is not licensed, put N/A -** This is carried over for month to month
- **Manager Name**- This is carried over for month to month
- **Cash Balance** – The amount of Cash on Hand the person has- This is carried over for month to month
- **Bank Balance**- The amount of money the person has in the bank or on their debit card- This is carried over for month to month
- **Time Period**: This is a drop-down box you must select the correct month each month.
- Auditor's Name is to be left blank. This is for the person auditing the Personal Allowances for the month which could be QA Personnel, Supervisor or Director.

- Please note if you are starting an Electronic Personal Funds Ledger for the first time, you must start the ledger on the FIRST Tab of the ledger; otherwise, the information & balances will not carry over to all of the following tabs. The First Tab on the Ledger is labeled **as January** on the bottom of the screen. If you are starting the ledger in a different month than January, you still need to start on the Tab labeled January. You can still pick the correct month from the drop down for the **Time Period** which is what will show up when you print the ledger.

The Electronic Personal Funds Ledger, along with all supporting documentation, which includes receipts for all purchases, bank statements, withdrawal slips, and ATM slips, must be scanned into the electronic system

- A regular and full accounting of transactions of the person's bank account/debit card and cash on hand will be maintained on an Electronic Personal Funds ledger. The Electronic ledger is tabbed out by month and is connected from month to month, so it is essential that the first tab of the ledger is filled out correctly and has the correct starting balance for Cash on Hand and Bank Account/Debit Card.
- The Electronic Personal Funds Ledger is a combined Ledger and is an accounting of all Bank/Debit, Gift Card Transactions and all Cash on Hand Transactions. You can have more than one transaction on a line. There could be a withdraw from the bank and then a deposit into the person's Cash on Hand. It is important to detail on the Reason for Transaction line so any auditor can clearly see why the transaction was made.
- The Electronic Personal Funds Ledger is ongoing and is to be kept outside of the monthly folders. The monthly folders are used to hold all supporting documentation for that specific month. Original Receipts are to be scanned into the electronic system by the program manager in batches no larger than 10 receipts at a time and are to be saved in increments of 1- 10, 11-20 etc. The receipts are to be numbered in the right-hand corner of the receipt and need to match the receipt number on the Electronic Personal Funds Ledger. All receipts must have two signatures on the front of the receipt (staff, management and/or person supported). Ensure all receipt scans are clear; all line items are legible.
- Withdraw and Deposit Slips and/or ATM Slips must also be numbered and listed on the Electronic Personal Funds ledger and then scanned into the electronic system by the program manager.
  When a person supported has signed for and is holding their own funds, they must sign a **Personal Allowance Cash Receipt** so that Management can scan the signed receipt into the electronic system with the rest of the Individual's receipts. This is necessary to show that the Individual did sign for and receive their personal allowance since the person is not able to sign the Electronic Personal Funds Ledger.

PROCEDURE FOR PERSONAL FUNDS RECONCILIATION
Managers/Area Supervisors

1. Personal Funds are to be deposited into the individual's bank account or preloaded debit/credit card or if insufficient funds to have a bank account (under $100); then locked up for cash on hand and identified as the person's funds. Manager should never have more than $200 for cash on hand for each individual in the program.
2. Personal Funds paid from the Legal Guardian and/or payee are to be made out to LADD, and not to the Manager or other representative of LADD Contact the RD if you receive any funds that are made out to a member of management instead of LADD for additional instructions.
3. Management will not cash or deposit any checks that are for the benefit of individuals receiving supports in their personal checking accounts.
4. Personal Funds are deposited into the savings or checking account if available. Checks will not be cashed and put directly into Cash on Hand if a savings or checking account is available.
5. Manager will verify purchases. Each receipt requires two signatures on the front of the receipt, which may be person supported, staff, and/or Management.
6. Manager is to ensure that all purchases are appropriate for the person supported and a meaningful purchase. Manager will get Legal Representative approval for any large purchases (i.e. over $200 per item) unless indicated otherwise in written authorization from Legal Representative and/or PCP.

7. Manager is responsible for logging all receipts on the Electronic Personal Funds Ledger in chronological order as close as possible to when the transaction occurred to coincide with bank statements. Receipts are to be scanned into the electronic system weekly, and all transactions are to be documented on the Personal Funds Ledgers weekly, ensuring scans are clear and easy to read.
8. Manager is responsible to insure all deposits, interest, and receipts are logged on the Electronic Personal Funds Ledger.
9. Manager is responsible to ensure that the Electronic Personal Funds Ledger balances at all times. Anytime a manager is unable to correct an error, (balance the funds) they are to immediately contact their Supervisor and/or Regional Director for assistance.
10. Members of Management will check Electronic Personal Funds Ledgers in the electronic system at a minimum monthly and will do additional periodic checks in person at the program. The member of Management who is auditing the Electronic Personal Funds Ledgers will note next to the line where they audited each time they check funds, which could result in multiple notes on the Electronic Personal Funds ledger.
11. The Manager and Area Supervisor together will pull up the online activity report. Area Supervisor is responsible for viewing online and verifying it is the printed bank activity statement. Manager and Area Supervisor are to sign the activity report and then scan it into the person's folder in the electronic system.
12. The Activity report must include all transactions for the month (deposits, withdraws, payments, credits, debits). The Area Supervisor is able to verify the balance in the account matches the Electronic Personal Funds Ledger Bank Balance. If at any time a Manager or Area Supervisor is unable to access an online banking summary (excluding power outage, internet outage, lockout due to password error), the RD will be immediately notified and the banking summary will be obtained at the soonest possible time, not to exceed three days. RDs will ensure all individuals' online banking accounts will have the services email as a back-up email for recovery.
13. Personal allowance cash funds will be counted in person by the Manager & Area Supervisor, verifying all funds are accounted for, balanced against the ledger to the penny.
14. SIL's may also keep a copy of the Electronic Personal Funds ledger in their Personal Allowance book for audits by Supports Coordinators or other members of the– Responsible Contract Agency.
15. The Electronic Personal Funds ledger is printed and attached to all of the original receipts and given to the Area Supervisor to be taken to the office by the 15th day of the following month, if the 15th falls on a weekend the packet is picked up on the next business day. Ensure that both the Manager and Area Supervisor sign and date both the printed ledger and bank statement, verifying accuracy.
16. Some Legal Representatives and/or public Legal Guardianship services have requested to have all original receipts and the printed LADD Personal Allowance Ledgers to them by the 15th day of the following month of the expenditures. For these individuals, 2 envelopes will be made; one with originals that are to be sent to Legal Representatives and/or public Legal Guardianship services, and one with a clean copy of the ledger and receipts to be maintained at the Corporate Office. Envelopes containing original documents will be given to office personnel, who will then note all envelopes received prior to being sent to the Legal Representative/public Legal Guardianship agency. Some Legal Representatives will accept an electronic version of the receipt, ensuring that Management follows the LADD email encryption system. Management is to follow this procedure and must direct any additional request for documentation to the Director of Business or Director of Operations and Development.
17. The rest of the packets are then given to the Business Department. LADD Representative Payee accounts are to be audited following the guideline below:
    a) The Auditing member of management will verify the Bank activity report in the electronic system matches what is in the Person's folder in the electronic system. The Bank Activity report must include: all transactions for the month (deposits, withdrawals, payments, credits, debits). The Auditing Member of management is able to verify the balance on the Electronic Personal Funds Ledger matches the bank balance (This can also be confirmed by paper bank statements that have been mailed directly from the bank if necessary).
    b) The Auditing member of Management will fill out the Monthly Personal Funds Audit form once they have checked the following:
        - All transactions are documented.
        - The Personal Allowance report from LADD's Financial Company for the month matches the deposit on the Electronic Personal Funds Ledger for that month.
        - Any deposits on the Personal Funds Ledger that do not appear on the Personal Allowance report must have supporting documentation (check from office/email, deposit from Legal Representative/family, etc.). If unable to verify where deposit originated contact the RD immediately.
        - Any cash signed out to the person must have a signed receipt in the electronic system.
        - Valid receipts for all purchases with 2 signatures on the front of the receipt (person supported, staff and/or Management)
        - The Bank Account Activity Report and Bank Statements for that specific month are scanned into the electronic system.

- All supporting documentation is scanned into each Individual's folder for that specific month (i.e. receipts, deposits, ATM & any bank receipts, Bank Statement/Bank transactions).
- Accounting/documentation of transactions is accurate.
- Online activity report/Bank statement accurately matches the ledgers (all deposits, withdraws and spending).

18. Any discrepancies in Personal Funds will be immediately reported to Administration who will in turn report to the appropriate agencies as needed.
19. Inappropriate use or employee personal gain from the use of a person's supported funds will result in reporting to legal authorities as well as separation from employment.

TERMS AND DEFINITIONS

1. Bank Accounts – bank accounts must be set up in interest bearing accounts when possible. Accounts should be opened at a bank that is easily accessible. The account must have the person's name and other names as required by the bank and/or for LADD signatories. Bring a copy of the "Bank Official" letter to give to the bank, which explains the type of account to be opened (see manual for copy).
2. Personal Allowance Book- a person specific book maintained in every location where all documentation regarding a person's funds, bank statements and other financial documentation is kept. In a licensed setting Licensing forms may be used which include the completed Resident Funds Part I.
3. Easy Access- The person supported access to, and use of, funds that belong to him/her in reasonable amounts designated by the Legal Representative.
4. The Person-Centered Plan (PCP) - covers all relevant aspects of the person's treatment and services. The PCP must contain clearly stated current goals and measurable objectives derived from a comprehensive assessment, completed in preparation for developing the PCP, stated in terms of specific and observable changes in behavior, skills, attitudes, or circumstances and described in terms of attaining a more satisfactory state for the person rather than just alleviating undesirable conditions.
5. Personal Profile Assessment-All About Me includes information on the person's level of need of assistance with making purchases, holding their money, etc. This is signed by their Legal Representative giving staff direction on how to support a person in making purchases and use of funds.
6. Personal Funds- all of an individual's income and entitlements.
7. Personal Allowance Funds- Money stipulated by the state/county as an individual's personal funds when they receive SSI, SSDI, Veterans and/or SSB.
8. Representative Payee- Interested party appointed by the Social Security Administration to receive benefit payments on behalf of a beneficiary who requires help in managing their money. The Social Security Administration, after a careful investigation of representative-payee applicants, pays the awards in the representative payee's name on the beneficiary's behalf.
9. SSI- Supplemental Security Income is a federal program that provides monthly payments to people who are 65 or older, are blind or have a disability, and who have little or no resources and/or income. This is an income-based program.
10. SSDI- Social Security Disability Insurance- Social Security pays only for total disability, pays benefits to you and certain members of your family if you are "insured," meaning that you worked long enough and paid Social Security taxes.
11. SSB- Social Security Benefits are based on earnings averaged over the working lifetime. Benefits are paid because an individual is retired or disabled or the dependent of someone who gets Social Security or the widow, widower, or child of someone who has died.
12. Veterans Benefits- Depending on their service record, veterans and their dependents may be eligible for health care, military pensions, and other benefits.
13. Ability to Pay- Determination of the person's supported ability to pay for any part of services based on income and/or assets.