

# I-DECIDE PERSONAL FINANCES MANUAL



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# 1// Introduction

## Aims of the I-DECIDE Manuals for Personal Finances, Health Care & Consumer Rights

This manual is part of the I-DECIDE Erasmus+ Project, an initiative whose main objective is to improve Supported Decision Making (SDM) services for persons with disabilities using Digital, Literacy and Numeracy (DLN) skills. To achieve this main goal, the **supporter** (the person who helps someone to make decisions) must have a clear understanding of what SDM means. This manual has been designed to train the supporter about specific procedures and tools to incorporate the SDM approach as a model to provide innovative support.

SDM mechanisms are a key element to implement the United Nations Convention on the Rights of the Persons with Disabilities (UNCRPD). The Convention requires Member States, decision-makers, professionals and society as a whole to overcome and abandon the **medical model of disability** that conceptualises and categorises persons with disabilities based on their impairments, deficiencies or differences. Instead the UNCRPD requires Member States to embrace and adopt the **Human Rights Approach** as a way of ensuring full and equal enjoyment of all human rights to persons with disabilities, and thus, promoting and respecting their inherent dignity. This approach also focuses on equal opportunities, non-discrimination and inclusion. The Convention, at its core, establishes that persons with disabilities have the Right to enjoy from personalised support to overcome the different societal barriers (attitudinal and environmental) that hinder their full and effective participation in society on an equal basis with others. The Convention approach establishes that the primary purpose of the support is not just to provide services or support in the best interest of the person (substitute decision-making approach) but rather to provide support or services based on the will, wishes and preferences of the person receiving support. Supported decision making is a process that allows the person with a disability to make his/her own decisions.

### SDM is the approach used throughout this manual.

The SDM approach cannot be detached from a co-production approach. Co-production implies that the supported person participates in the design, implementation and evaluation of the service or the support they receive, generating a twofold impact. Firstly, the service itself is more effective at identifying the goals to be achieved because it addresses problems identified or expressed directly by the supported person. Secondly, the supported person becomes empowered, because he or she is treated as an equal partner by professionals or other stakeholders, and his or her views are valued and respected.

Co-production is present at every stage of the SDM process described in this manual, as it demands – to the highest possible degree – the involvement of the supported person when defining the support needs, selecting the supporter, agreeing on the terms of the support provided and assessing satisfaction or evaluating the results.

I-DECIDE project partners acknowledge that the supported person's Digital, Literacy and Numeracy Skills are a key factor that can enable the person to better understand information and, consequently, weigh the pros and cons of the different options relating to a specific decision.

This manual aims to show SDM supporters how to provide or coordinate the resources to enable a person to acquire or improve their DLN skills level needed to make his or her own decisions.

I-DECIDE has developed manuals or reference guides in three important areas of a person's daily life: Health Care, Personal Finances and Consumer Rights. The procedures described throughout the manuals can be repurposed or reused in other areas of an individual's life, such as the labour market, housing or other relevant spheres after making suitable adaptations.

## How to use the I-DECIDE Manuals

Chapter 2 'Background' is essential to understand the aim of this manual. It describes the principles governing SDM, the processes involved and the description of tools used to carry out SDM.

Chapter 3 'Creating an SDM service' describes in detail how to use an Agreement as a professional tool to support a person on making decisions. You can find processes and instruments to build, develop, deliver and evaluate the SDM service. Chapters 2 and 3 are conceived by project partners as the core I-DECIDE methodology used and shared throughout the three manuals developed by the project consortium, both in the 'universal' and 'local' version.

However, it is noteworthy that the local versions include a specific section about the legal framework that the materials have been adapted to reflect and describe the local country's legal structure, context, circumstances or requirements which the supporter or the service has to take into account in order to set up SDM agreements properly.

Chapter 4 'Health'; 'Personal Finances' or 'Consumer Rights' focuses on the specific processes relevant to each area or topic addressed by the manual and lays out specific tools, examples, instruments or activities where SDM and the I-DECIDE methodology will or has the potential to be used. Although SDM is a common pattern between these three areas of daily life, the types of decisions or situations may differ between the three different spheres, hence the tools used in each area may be different. Professionals or stakeholders who are experienced on SDM processes or the and tools can go directly to these chapters to see examples of specific tools, good practices and procedures about helping supported persons to make decisions. Case studies have been used to illustrate how to proceed in the wide amalgam of issues or instances where SDM can be used in each of the three areas.

Chapter 5 includes 'references' and bibliography about SDM and each topic or the manual for further reading.

Chapter 6 'annexes' contains as an annex, the 'I-DECIDE SDM Agreement Template'. Other relevant documents and templates developed throughout the I-DECIDE Project lifecycle (i.e. 'DLN skills assessment form'; 'SDM healthcare assessment'; 'SDM personal finances assessment'; 'satisfaction self-assessment forms' both for the supported person and for professionals or the 'Individualised SDM Plan template') are available to download on the project website. The documents work as the core package of the I-DECIDE methodology and its combined use ensure uniformity and consistency of the SDM approach by enabling a meaningful evaluation of the effectiveness and impact of the I-DECIDE SDM methodology.

Consult all the I-DECIDE materials in the **project website** : <http://www.supportgirona.cat/projectes/i-decide/>

Spain:



Belgium – European Association of Service Providers for Persons with Disabilities, **EASPD**  
([www.easpd.eu](http://www.easpd.eu))



**Support-Girona**  
([www.supportgirona.cat](http://www.supportgirona.cat))



Finland – **KVPS** ([www.kvps.fi](http://www.kvps.fi))



**Fundació Campus Arnau d'Escala**  
([www.campusarnau.org](http://www.campusarnau.org))



Greece - **EEA Margarita**  
([www.eeamargarita.gr](http://www.eeamargarita.gr))



UK – **Social Care Training**  
([www.scttld.uk](http://www.scttld.uk))

## 2// Background

### The United Nations Convention on the Rights of Persons with Disabilities

The Convention on the Rights of Persons with Disabilities is a United Nations International Human Rights Treaty intended to develop and protect the Rights and dignity of persons with disabilities. States Parties adhered to the Convention are required to promote, protect, and ensure the full enjoyment of human rights of persons with disabilities and ensure that they enjoy full equality under the law. The Convention is the first human rights treaty of the twenty-first century and it has served as a global catalyst in the Human Rights and disability movement as it shifted from viewing persons with disabilities as objects of charity and subject to medical treatment and social protection towards viewing them as full and equal members of society, with Human Rights. It is also the only UN Human Rights instrument with an explicit sustainable development dimension.

The Convention was adopted by the United Nations General Assembly on 2006 and as of today (2020), 163 States have signed and 113 have ratified it, including the European Union and all EU member states. The Convention and its implementation is closely monitored by the Committee on the Rights of Persons with Disabilities.

### Article 12 in the framework of the CRPD

Article 12 of the United Nations Convention on the Rights of Persons with Disabilities acknowledges the right of persons with disabilities to enjoy legal capacity on an equal basis with others in all aspects of life, including their right to have equal access to own or inherit property and to control their own financial affairs. All of which is subject to safeguards which are proportional and tailored to the personal circumstances and applied during the shortest possible period.

Article 12 of the CRPD states very clearly that legal capacity is not to be confused with mental capacity, and the ability to make decisions, but it means the equal recognition of persons before the law. No one should be deprived of their legal capacity, just because the person needs help in making decisions.

Moreover, governments should provide persons with disabilities with any support they might need in their decision-making. Support can be both “formal and informal” and can constitute “arrangements of varying type and intensity”. The type and intensity of support should take into account the diversity of people with disabilities. Also, a range of appropriate measures should be available for persons with disabilities to receive adequate support, according to their will and preferences. Support could encompass providing information in plain language or easy-to-read, explaining different options, or, in some exceptional cases, articulating an opinion based on a deep knowledge of the will, wishes and preferences of individuals, stemming from a long-lasting trusting relationship between the person needing support and the person providing it. The opinions and decisions of the person with a disability should always be taken into account and respected, whatever the person providing support thinks of that decision. Implementing Article 12 of the CRPD requires a shift towards respecting Human Rights by replacing the substitute decision making approach with supported decision making models in legal frameworks and services.

In practical terms, exercising legal capacity means making decisions for oneself in all areas of life including medical treatment, housing, employment, relationships, finances, children, family planning, or property, amongst others. The CRPD recognises that persons with disabilities may require different levels of support depending on individual and social circumstances, but it compels States and public authorities to develop supported decision making arrangements of varying types and intensity, including informal and formal support arrangements. The Convention defines such arrangements as, for example, support networks, support Agreements, peer and self-support groups, support for self-advocacy, independent advocacy or advance directives.

The I-DECIDE SDM methodology, including the manuals and the core documents developed by project partners, are driven by CRPD principles so it is important that the professionals and supporters fully understand, embrace and support the Convention and its principles and obligations and are willing to apply them in their own service, organisation or in daily practice when offering support for persons with disabilities.

## About Supported Decision Making

Supported Decision Making is and must be the alternative to guardianship or other types of substitute decision-making mechanisms. Shifting towards this new paradigm and developing services based on supported decision making acknowledging persons with disabilities as valuable members of society and respecting their citizens' rights is the key to advance towards social inclusion.

## Decision Making

Daily life is full of opportunities to make decisions for every individual. Decisions may vary from low level decisions (e.g. what clothes to wear) to high level decisions (e.g. moving to live with another person). There are decisions that we make by ourselves and there are others when we prefer to ask for advice or support. When people have an important decision to make, they usually seek support and advice from friends, family or specialists (e.g. a therapist, counsellor, vocational guidance, etc.). In the I-DECIDE methodology and throughout all the documents and manuals the person helping with decisions is called the “**supporter**”. Decisions are influenced by many factors such as the upbringing of the person, life history or personal experiences, information and data available, personal values or beliefs, the individual's personality or their decision making style. Decisions are also influenced by the level of literacy, numeracy and digital skills each individual has. For example, if a person doesn't understand or knows how to use digital tools or the information and procedure to return a product or service, it is improbable that he or she will decide to go shopping online. Similarly, if a person doesn't understand the medical opinions and potential outcomes of a particular treatment, it is almost impossible for them to make an informed decision about it autonomously.

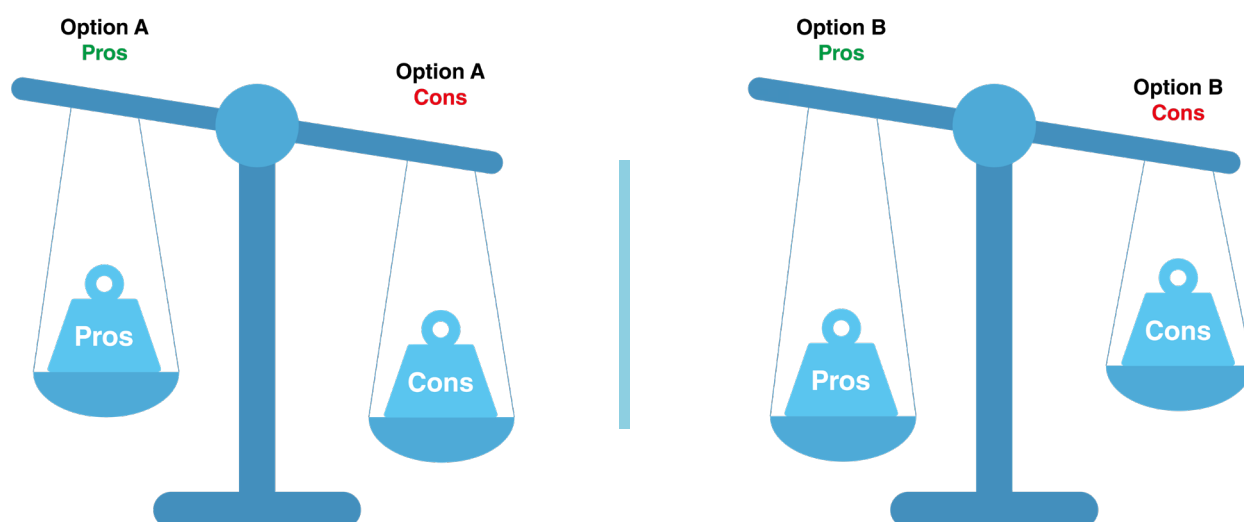


Figure 1. Comparison between different options: Pros & Cons on the Decision Making Process.



## Supported Decision Making

Supported Decision Making consists of several measures designed to create the right conditions for a person with a disability to make informed decisions on his or her own. To facilitate this, the **supporter** will study the decisions the supported person could make, provide all the necessary information to give the person a clear understanding of all available options, ensure the person weighs the pros and cons as well as the potential outcomes of each decision and help the person communicate his or her final decision.

The decision of a person with a disability must be respected even if the supporter considers it is not the best possible decision. Acknowledging this right and allowing the person with a disability to make mistakes or unwise decisions is an important part of the SDM process.

Here is one quick example of low level supported decision making.

A person might ask support to make a financial decision. The person has to decide whether to spend a big part of their savings to buy a computer and broadband or to save it for the next summer holidays. The supporter has to collect and provide information (using appropriate formats to communicate such as easy to read materials, videos, pictograms, etc.) to help the person weigh the pros and cons of each alternative ensuring the information is well understood. Finally, if requested by the person, the supporter will help communicate the decision to other people who may need this information or become a key element to implement the decision.

Supported Decision Making is fundamental to foster the social inclusion of persons with disabilities as it promotes self-determination, control, autonomy and independence.

## Types of decisions covered by the I-DECIDE manuals

The I-DECIDE manuals illustrate the potential of SDM in three specific areas covered by the project, namely Health Care, Personal Finances and Consumer Rights.

### Health Care

Persons with disabilities have been traditionally denied the basic right to control what happens to their own bodies. Decisions about their nutrition, medication, exercise routines, doctor appointments or other health and wellness related issues are still often made by service providers, professionals or family members in their best interest. Health related decisions can range from low level, informal or simple decisions such as nutrition, physical activity and hygiene to mid-level decisions such as alcohol use or birth control to formal and more complex decisions such as surgery procedures or consenting to advanced medical treatment.

Persons with intellectual disabilities are often excluded from health care education, training or programs, including sexual and reproductive health programs. Even when they participate in these initiatives, the information is often not clear or easy for them to understand. Consequently, when it comes to making health care decisions, people with intellectual disabilities often lack adequate information or resources to be able to make an informed decision on their own.

### Personal Finances

People with disabilities are frequently denied the right to control their personal finances and to make decisions about their own property. Making decisions in the financial sphere includes both low level and informal decisions such as how to spend money or how to elaborate their own budget, to more formal and complex decisions such as opening a bank account, getting loans or making financial investments or inheriting and managing real-estate.

## Consumer Rights

All EU citizens have their rights safeguarded by EU legislation as it ensures, amongst others: protection from unsafe products; insurance that product information is clear, consistent and accurate; access to fast and efficient ways of resolving disputes with traders to protect their consumer rights and updated legislation to maintain their citizens' rights commensurate with economic and societal changes. Even with these safeguards in place, people with disabilities may be more exposed to fraudulent misconduct and specific support should be provided to help protecting and upholding their rights as consumers.

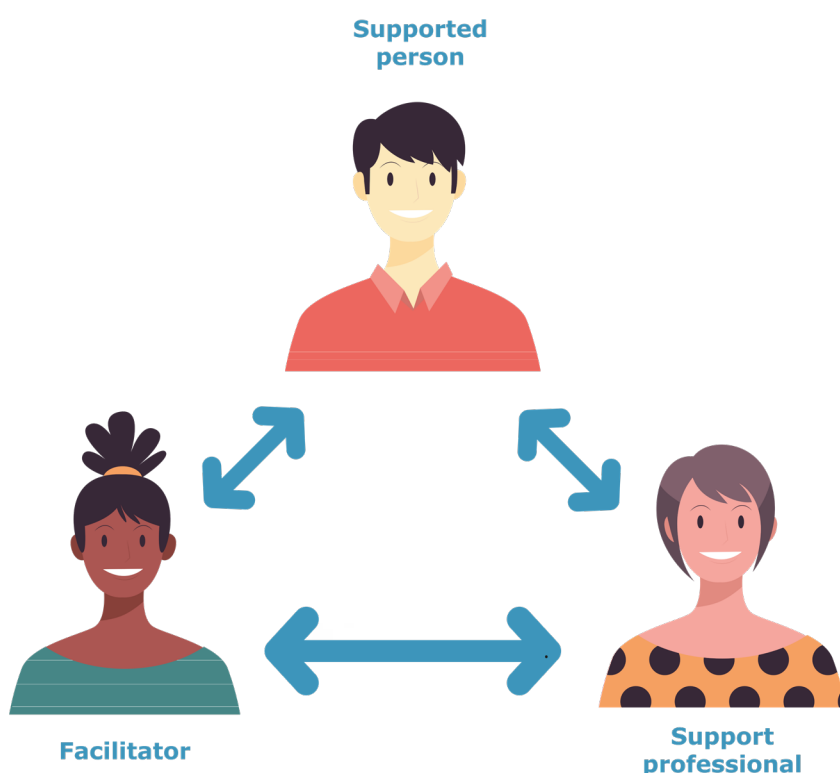
## The I-DECIDE Supported Decision Making Agreement

### What is an SDM Agreement?

I-DECIDE has developed a SDM methodology, aligned with CRPD principles, by creating the Supported Decision Making Agreement as a tool to facilitate organisations, professionals or persons with disabilities to offer or receive support in a formal and standardised way. The SDM Agreement is a written document created to formalise the SDM process and is signed by the **supported person** (a person with a disability), the **supporter**, who commits to provide guidance, support and assistance in making decisions in the areas of life defined in the document by the person, and the **facilitator**.

The SDM Agreement must be operated on a voluntary basis as the person who requires, wants or needs support must ask for this service voluntarily. The roles established in the agreement must be based on a trusting relationship with someone who will be the supporter and another person who will act as facilitator. The supported person must also be able to cancel or modify the agreement at any given time if they are unhappy with how it is working.

The I-DECIDE methodology incorporates the figure of the facilitator. The Facilitator is a third person whose role is to check and monitor the agreement to verify and ensure that it is operating as it should. If the supported person is not happy with the relationship with the supporter, he or she can ask the facilitator to talk about it and perhaps even to ask for a replacement supporter.



The central element in the SDM Agreement is the relationship between the person and the supporter. It implies an attitudinal change towards the recognition of the rights of the supported person and the acceptance of their decisions, as well as abandoning the practice of the supporter of taking the decision in the best interest of the person with a disability.

Figure 2. The SDM Agreement: a multidirectional relationship.



## Legal Framework

This manual has been created and developed on the understanding that neither the I-DECIDE SDM Agreement nor fully-compliant SDM mechanisms are part of the legal systems of the participant's countries yet. Although the Convention is a legally binding treaty, just a few countries worldwide have undertaken the necessary reforms to include, incorporate and recognise instruments based on the will, wishes and preferences of the person with a disability into their legal frameworks.

In practice, this means that:

- The SDM Agreement is not legally binding because it is not recognised under national legal frameworks;
- There are no formal records of the SDM Agreement in any public registry or approved by accredited, competent or legal bodies;
- The agreement by itself will not give any legal rights to the supporter to access or deal with services, external professionals or the social network of the supported person in order to get information, even if that information would be helpful or useful for the supporter or the person.

## Digital, Numeracy & Literacy Skills and SDM

In most situations, a combination of Digital, Literacy & Numeracy skills is required to obtain, understand and interpret the information in order to make informed decisions.

**Digital skills** are a set of competences that include the capacity to deal with information processing, communication, content creation, safety and problem solving, when operate in digital environments or digital devices (e.g. computers, smartphones, tablets, internet).

Nowadays, having basic knowledge on how to use digital tools and environments is essential, especially as there are increased online and computerised processes in public admin (e.g. tax, health, voter registration procedures or filing complaints as consumers). Increasing IT skills and computer literacy enables individuals to feel safe and more confident taking decisions.

**Literacy** skills are related to a person's ability to both read and write a short, simple statement about his or her everyday life. An illiterate person is one who cannot write such a simple statement. It's obvious that an individual who has a good basic grasp of reading, writing and also IT skills, has more opportunities to make decisions that align with his or her own wishes and preferences.

**Numeracy.** Being numerate means having the confidence and skill to use numbers and approach problems from an analytical or mathematical perspective. Numeracy skills can be used in all aspects of life – at work or at home, in basic everyday living activities, as consumers, in managing our own finances, as parents helping our children learn, as patients making sense of health information – and help individuals and citizens understand the world that surrounds us.

Numeracy complements literacy and is sometimes called 'mathematical literacy'. Both skills are needed in order to fully function in modern life.

Being numerate means being able to work with numbers and other mathematical concepts to apply them in a variety of contexts to solve different problems. Being numerate is as much about thinking and reasoning logically as it is about 'doing sums'. In daily life, there are many situations where a good standard of maths and numbers is useful to decide on one particular option. In particular, exercising consumer rights usually requires interpreting bills, receipts and invoices and understanding dates in order to calculate the duration of goods' warranty, amongst others.

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For all the above, the I-DECIDE project has developed tools to evaluate and assess the skills level in each of these three DLN areas.

The evaluation and assessment of a person's DLN skills is not an essential but rather a very useful complementary part of the I-DECIDE methodology and was an essential element in the project's funding. The project was able to demonstrate that taking part in SDM improved the DLN skills of all participants. We recommend that future SDM schemes consider monitoring DLN skills to capture this learning gain. This would mean that when the SDM Agreement is formalised, the supporter will explain these SDM tools to the supported person and how monitoring their progress in these areas will be useful for them. At the beginning of the Agreement an initial DLN assessment of the supported person's abilities in these areas will be carried out by the supporter. If it is seen that some areas need to be improved, the supporter will inform the supported person and his or her support network, so that they can provide the most suitable training and resources to help the supported person to progress. At the end of the support period it is possible to undertake a second DLN assessment to demonstrate the progress made.

## I-DECIDE Assessment Tools

The goal of the assessment is twofold. Firstly, to show that the supported person has already started making their own decisions and secondly to monitor and evaluate the progress made by the person with self-assessment tools developed in the I-DECIDE project ('supported person periodic self-assessment' and 'supporter periodic self-assessment'). The specific self-assessment tools include all the details about how to administer the surveys and how to interpret the collected information. Ensuring that all parties are aware of the progress and the evolution of the person and the support received sharing and contrasting the results with the person enables and empowers the supported person and demonstrates the benefits of co-production and contributes to shift from substituted to supported decision making.

## 3// Creating a SDM service

### The I-DECIDE Supported Decision Making Agreement in practice

This section is about how organisations that aim to guarantee the rights of persons with disabilities and their autonomy by providing support can implement the I-DECIDE methodology on supported decision making using the SDM Agreement as a basis of its service.

### The SDM Agreement as a professional task

Fully implementing the Convention and its Article 12 requires updating and reviewing the roles of staff working in services providing support to persons with disabilities as their competences, skills, approaches or attitudes may be fundamentally changed. From a legal perspective, abolishing the substituted decision making model and adopting a supported decision making model to guarantee the rights of the person and help them to exercise legal capacity is an obligation.

Apart from legal decisions, low level decisions are present in the daily life of all individuals and in practice the I-DECIDE SDM model should be used to guarantee fundamental rights of person with disabilities, such as autonomy and independence, especially at this low level.

The purpose of this manual is to show how the I-DECIDE methodology can be applied in daily life decisions.

Professional obligations under the I-DECIDE SDM Agreement include:

- A duty to provide the support service. By signing the agreement, the professionals and persons involved compromise to support the person with a disability.
- A multidisciplinary professional approach. SDM Agreements do not belong to any particular profession by definition, although SDM Agreements may involve an amalgam of professionals such as social workers, lawyers, health professionals, disability practitioners or others professionals with experience in the social sector or in providing support for persons with disabilities. Social Networks – families, friends, flat-mates or other acquaintances – have to know about the existence of the SDM Agreement and how it works. This is because a) they may help in the effective operation of the Agreement b) they may provide an innovative way to support the individuals.
- Confidentiality. Standard confidentiality procedures and GDPR regulations apply when dealing with sensitive information.
- SDM Agreement follow-up. Recording information collected during the task or actions is essential and appropriate. A decision making diary or log-book is the best way to help communicate and evaluate the progress made and it also assists professionals when providing support or coordinating with the facilitator. Support professionals can use the organisation's management system or database or use their own, but it must include the following items:
  - Name of the Supported Person
  - Name of the Facilitator
  - Date and number of every working session
  - Specific decision to be made
  - Particular tools used / actions carried out
  - Observations about progress
  - Date of end of the process for each decision
  - Date and number of working sessions with the supported person

Success is not in making the SDM Agreement itself, but in creating an environment in which supported decisions can be made.

## Roles in the I-DECIDE SDM Agreement

The three main roles in the I-DECIDE SDM Agreement are:

- **The supported person**
- **The supporter**
- **The facilitator**

There are three general principles that must be respected by all the parties in the I-DECIDE SDM Agreement:

1. All the work and actions conducted under the SDM Agreement will be based on the wishes and preferences of the supported person.
2. The final decision has to be undertaken by the supported person.
3. All decisions have to be accepted by the supporter, regardless of his or her own personal or professional point of view.

Recognising the right to legal capacity and to make decisions means recognising the right of the person with a disability to make mistakes, assuming as a positive fact that every choice might come with risks associated.

The requirements and roles of each of the parties are:

**1) The supported person** will need to be able to:

- Express a wish to receive support or to end the support;
- Communicate their preferences and express their wishes;
- Develop a trusting relationship with another person(s) whom they wish to receive support from (the supporter);
- Indicate what kind of decisions or areas they may need support with;
- Be aware that they are making the final decision (and not the supporter).

**2) The supporter**

The supporter can be anyone in the person's immediate environment, family, friends, and social network or from a professional support service. The I-DECIDE methodology envisages the use of a professional supporter who will be able to coordinate resources and services available to the person, although we recognise that this may not always be possible to achieve in every country. Preferably, the support professional should have a background on social education or social work as the main task will be to guide and support the person in the decision-making process.

### ■ Skills and values required

- Ability to respect and value the supported person's autonomy and dignity and understand and respect the supported person's goals, values and preferences.
- Ability to respect the particular decision making style of the supported person and recognise when and how support may be offered to the person.
- Ability to form a trusting relationship with the supported person and to spend as much time as required to support the person to make each decision.

- Empathy, assertiveness and the ability to communicate clearly with the supported person in an appropriate and accessible manner.

### ■ Main tasks to be undertaken by the supporter

- To assess the skills of the person in relation to decision-making in the specific areas included in the SDM Agreement.
- To build and implement, jointly with the person, an Individualised Support Plan to help the person to take decisions.
- To research materials and resources to help the person to understand the information they need to make their own decisions.
- To assist the supported person to obtain advice from different sources.
- To support the person at meetings with outside organisations, professionals or persons in order to obtain information and explore options.
- To help the person analyse the different options.
- To verify the person has understood the pros and cons of the options involved in a decision.
- To help the person communicate the decision(s) to his or her family and others and to enable a good implementation of the person's choice. When necessary the supporter will advocate for the decision to be implemented.
- To help the supported person to complete interviews and assessments.
- To observe and record all the activities and actions arising from the SDM Agreement.
- To assess and record (if so chosen) the impact of SDM on the DLN skills of the person supported.

### 3) The facilitator

The facilitator works on the support relationship externally and is seen as a safeguard and advisor during the different steps of the SDM Agreement. The facilitator will be responsible for advising and guiding the person and the professional when formalising each support agreement. His or her role can be understood as a specialized manager of the relationship between the person and the support professional: the facilitator helps creating it, monitoring it and helps solving any doubts or conflicts that may arise on both sides. Conceptually, the facilitator acts as a double safeguard, as ensures the quality of the relationship between both parties, but also prevents or avoids situations in which the person's rights are not respected.

The facilitator's role can be summarised as follows:

- To provide advice on how the SDM Agreement works.
- To help the person identify suitable supporters.
- To assist the person and the supporter in resolving any disputes.
- To make regular contact with participants to check that support arrangements are working.
- To monitor and record the termination of the SDM Agreement and to inform the support network of the supported person that the agreement has ended.

The facilitator needs to have a complete understanding of the terms of the SDM Agreement and should be able to communicate, using suitable language, both with the supported person and the supporter using mediation strategies and soft skills such as assertiveness.

The supported person or the supporter may approach the facilitator to clear their doubt arising from the process to improve the SDM agreement's scope and content or to terminate the agreement.

The facilitator, as conceptualised in the I-DECIDE methodology, can be another professional – ideally from the supporters employing agency or service – or a peer from the supported person's social network or a family member who has the required knowledge and skills.

## How to set up and deliver an SDM Agreement

In practice, the process of completing an SDM Agreement will be carried out through four main stages, from requesting the service at the beginning to evaluating the support received at the end of the process. The next diagram summarises the four stages of the I-DECIDE SDM Agreement process.

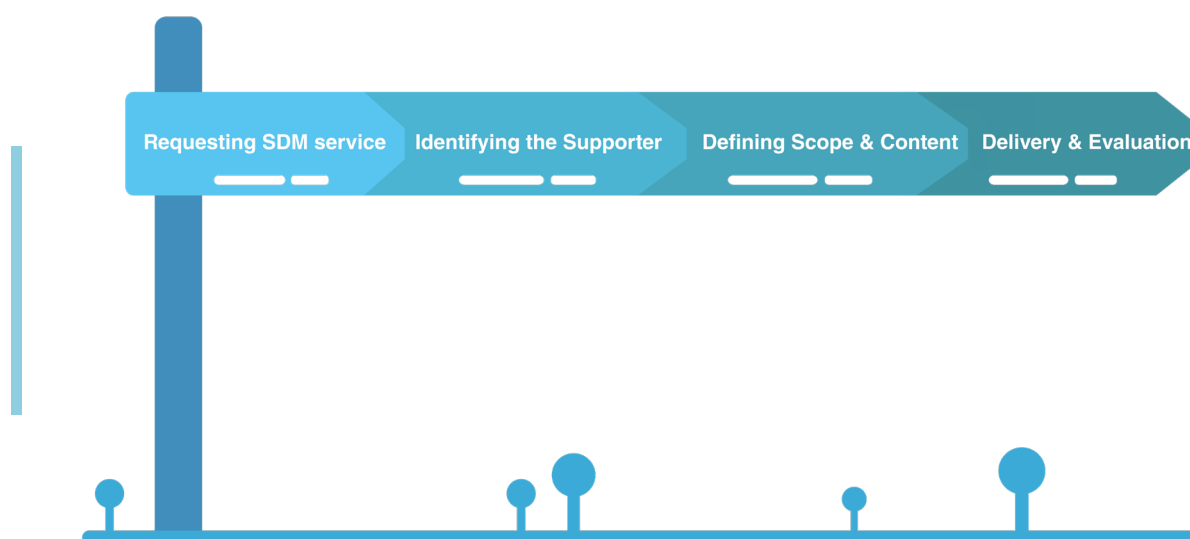


Figure 3. I-DECIDE SDM Agreement: main stages.

### Stage 1: Requesting the SDM service

The person with a disability who might require it will ask for support to make decisions in different spheres of their life. Usually, persons express their wishes to someone working in a support service used by them or to a professional or a peer they are acquainted with. In practice, persons who will potentially act as supporters and receive the demand of support must also be able to recognise the suitability of the SDM Agreement (as defined in the I-DECIDE methodology) for a particular person in order to encourage them to request such a personalised and individualised SDM service. The professional or person who identifies the need or receives a specific request for support from a person with a disability should report it to their organisation, manager or supervisor. From that point, a meeting with the individual requesting support should be organised to introduce the SDM Agreement, including a potential facilitator selected from a list or a pool of persons prepared and skilled to exercise that role. The facilitator will explain to the supported person all the details about their rights and how to use the agreement as a tool to deliver the supported decision making service. The facilitator is also in charge of introducing the different professionals or persons involved and its roles and the stages or processes that will occur once the SDM Agreement is formalised.



## Stage 2: Identifying supporters

Identifying a person or professionals to provide support is an essential part of the process. It is crucial to understand, acknowledge and respect that the person requesting the support has the right to choose the person who will provide the support. The approach used in this manual assumes that the supporter should preferably be a professional or a person with the skills to form a trusting relationship with the supported person. The facilitator will help the person to identify a supporter. The supported person could ask for more than one supporter, depending on the kind of decisions to be made. An interview will be held between all the parties to confirm the suitability of the proposed person to fulfil the role of supporter in the SDM Agreement.

## Stage 3: Defining the scope and content of the SDM Agreement

Identifying a person or professionals to provide support is an essential part of the process. It is crucial to understand, acknowledge and respect that the person requesting the support has the right to choose the person who will provide the support. The approach used in this manual assumes that the supporter should preferably be a professional or a person with the skills to form a trusting relationship with the supported person. The facilitator will help the person to identify a supporter. The supported person could ask for more than one supporter, depending on the kind of decisions to be made. An interview will be held between all the parties to confirm the suitability of the proposed person to fulfil the role of supporter in the SDM Agreement.

### ■ Scope

In the I-DECIDE SDM Agreement, an adult with a disability or a supported persons may voluntarily, without undue influence or coercion, authorise his or her supporter to do the following:

- To assist the supported person to understand the options, responsibilities and consequences which may arise from specific decisions that the person may want to take. For instance, a person may request support to decide where to live, which support or services they want, who they want they want to live with, where they want to work, how to administer personal finances, how to spend money as a consumer, how to use health care services or other decisions related to lifestyle, among others. The Agreement should describe, with the highest possible level of detail, the areas in which the person needs to be supported to make decisions.
- To assist the supported person in accessing, collecting or obtaining relevant information to make decisions.
- To assist the supported person in understanding or interpreting the information provided.
- To assist the supported person in communicating their decision to other people.
- The Supporter is not authorised to make any decision on behalf of the supported person.

Identifying a person or professionals to provide support is an essential part of the process. It is crucial to understand, acknowledge and respect that the person requesting the support has the right to choose the person who will provide the support. The approach used in this manual assumes that the supporter should preferably be a professional or a person with the skills to form a trusting relationship with the supported person. The facilitator will help the person to identify a supporter. The supported person could ask for more than one supporter, depending on the kind of decisions to be made. An interview will be held between all the parties to confirm the suitability of the proposed person to fulfil the role of supporter in the SDM Agreement.



Once a decision is taken by the supported person and the decision is communicated to other professionals, family member or peers, the supported decision making ends and the phase of implementing the decisions starts. Implementing decisions usually requires the combined actions of other support services or professionals, including family members or external stakeholders.



## ■ Contents

In order to create a SDM Agreement, professionals should ensure the following elements are explicitly stated in the document.

- ✓ The names of the Supported Person, the Supporter and the Facilitator
- ✓ A description of the three different roles
- ✓ As detailed a description as possible of the decisions in which the supported person needs support for in each relevant area
- ✓ The length and/or review date of the agreement
- ✓ Procedures to amend or cancel the agreement

### Stage 4: Delivering & Evaluating the SDM Agreement

This stage describes the relationship between the three parties involved and the different actions to undertake during the I-DECIDE SDM Agreement, especially focusing on how to proceed to evaluate the process. The following diagram summarises the different working sessions in the I-DECIDE pilot phase.

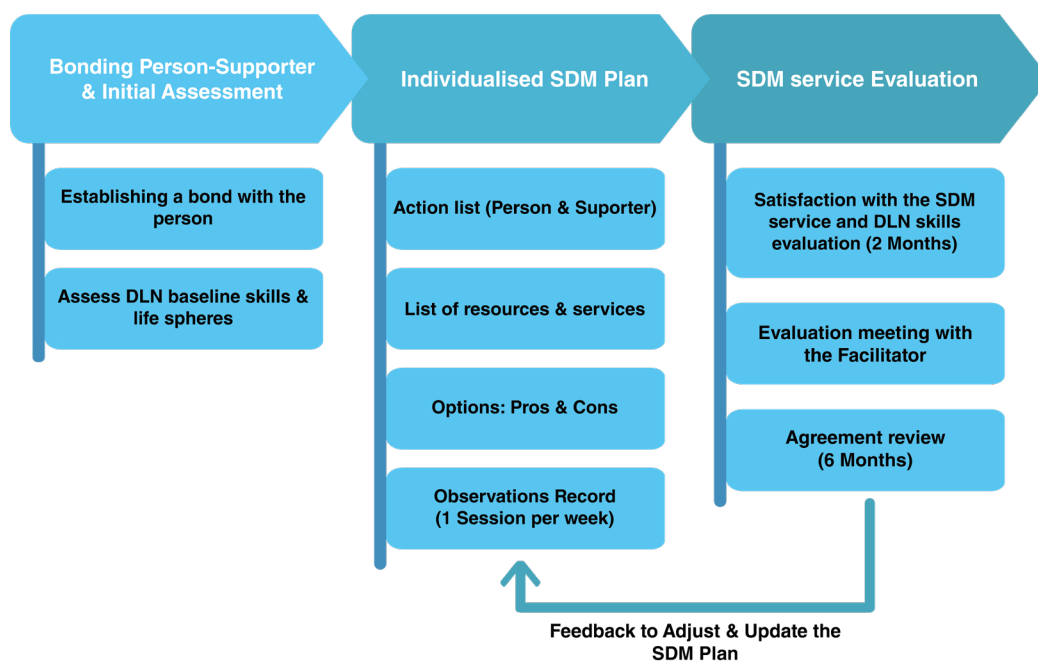


Figure 4. SDM Service & Agreement Evaluation: Working sessions

The next subsections provide insight and describe each process involved in the follow up and evaluation of the SDM Agreement.

### Establishing the SDM Relationship: Bonding & Initial Assessment

During the first set of interviews between the supporter and the supported person the working relationship should consolidate and grow. Only after a trusting relationship has been developed can the supporter ask the supported person about his or her wishes, will and preferences and assess the skills of the person. It is not appropriate to evaluate, assess or ask the person about their wishes, will and preferences during the first meeting as the relationship would not have been properly established.

The first introductory interview must be focused to explain the different roles within the SDM Agreement and to understand the preferred methods of communication used by the supported person (e.g. verbal, non-verbal, use of special communication techniques or alternative methods). The information gathered during this session is essential to help the professional individualise and adapt the SDM Agreement and its processes to the supported person.

During the second interview, the supporter or the professional will observe, explore and preferably record how the person likes to make decisions (e.g. does the person take decisions slowly or impulsively? Is the person clearly determined and commits with his or her own decisions? Etc.) The supporter must respect the preferred decision making style and the pace of each individual. This session should be used to ask supported persons about their fields of interest and their social or professional networks in order to identify common points and build the relationship with them using soft skills.

The third and, if necessary, following sessions should be focused to assess the level of autonomy and skill the person has in relation of the three areas or life spheres dealt in I-DECIDE. Partners have developed as part of the project's methodology different documents designed help the support professionals. If a DLN assessment is required, this would be the best time to do it.

## The Individualised SDM Plan

Once the initial assessment has been done the supporter and the supported person will have a clear idea about the needs of the supported person and their wishes and preferences. At this stage, it is important and appropriate to ask the supported person for specific areas, topics, situations or issues where the person needs support taking decisions. The supporter, according to the I-DECIDE methodology and as defined in the SDM Agreement, must record as the first item of the Individualised SDM Plan the issues or areas arising from the working sessions and interviews that the person considers important to receive support in. The Individualised SDM Plan must include actions to be carried out for each issue, **in order for a decision to be made**, and the actions should be adapted to the skills and abilities of the person previously assessed with the assessment templates provided. The Individualised SDM Plan must include or reference the resources, services or individuals from the social or professional network(s) of the person that will be involved in each action, as well as the timetable of action to develop the plan effectively.

As a reference, the Individualised SDM Plan should include, but not be limited to, information about how to:

- Search sources of information;
- Coordinate actions with other support services or professionals to get information (e.g. identifying training opportunities to increase DLN or other daily life skills needed to make decisions);
- Communicate with the support services and the supported person's social networks about the issues included in the SDM Agreement;
- Specify the actions to ensure the information and actions are well understood by the supported person;
- Identify the different options with pros and cons for each issue or decision;
- Support the person to get advice from an expert;
- Proceed to communicate the decision made to the person's support services or social networks;
- Actions to help implement the decisions made by the person.

Following the elaboration of the SDM Plan, the next task will be to coordinate the resources available to implement the individualised plan for SDM. It is important to record observations and comments about the plan's effectiveness (i.e. did the actions developed help persons achieving their goals? and efficiency (i.e. quantify the amount of work or time needed to achieve the goals). Recording this information has two main objectives: first, to empower the person to identify and ascertain the progress made by getting direct feedback and, second, to improve the SDM process by adjusting the actions, tools or communication strategies with the supported person.

The frequency of the SDM working sessions will depend on the complexity of the issues to be decided and the actions to be conducted. As a general rule, one session per week is desirable.

## Evaluation of the SDM service

Evaluation is a necessary step in the I-DECIDE SDM methodology as it fosters the opportunity to improve and adjust the tools and procedures established both in the SDM Agreement and the SDM Plan. The core concept of evaluation is to control the process continuously. 'Control', here understood as a live and dynamic process, means adjusting tools used and making changes in procedures so the person is more able to take decisions under similar conditions. Frequent evaluation ensures better quality in the I-DECIDE SDM process.

### a) Satisfaction with the SDM Agreement or Service

I-DECIDE Project partners consider that it is the satisfaction of the user with the SDM Agreement and the service provided both in decision making and in implementing a decision which is crucial to ensure a long lasting relationship with the support professional or with a service based on the I-DECIDE methodology. Satisfaction assessments are encouraged using the documents provided at least every two months, (even though the frequency may vary on a per-case basis) with both the supporter ('supporter periodic self-assessment') and the direct beneficiary or the person with a disability ('supported person periodic self-assessment'). Self-administration of these surveys is envisaged as the results will be used to make changes in the process, adjust the actions or try different tools to improve the support provided to the person. Transparency is important on the evaluation process and the results of the assessment should be shared with the supported person and the professional providing support.

The facilitator is also the person in charge of supervising not only the SDM Agreement and monitoring the process, but also the progress made by the person or by the supporter. The facilitator's role encompasses being aware of the quality of the relationship between both parties. The review and use of the results of the self-assessment tools could be the starting point. Timely scheduled and accurately recorded interviews with the person and the professional supporter involved in the SDM agreement should help the facilitator channel the necessary amendments to improve satisfaction of both parties and spark the necessary arrangements in the agreement or the SDM Plan that the supported person and the supporter might consider beneficial.

### b) DLN skills progress assessment

The project considered DLN skills to be an important and fundamental element in decision making and the I-DECIDE project plan provided for them to be evaluated periodically with specific tools and forms developed to be conducted every two months. As the DLN skills assessment process is also a live and continuous process, registering the progress can evidence areas where the supported person needs to improve. The supporter will inform the supported person and his or her support network about the result of the DLN skills assessment in order to provide the most suitable training and resources. An improvement in the person's DLN skills may be linked with a good score when evaluating the satisfaction of the person and the supporter or professional.

### **c) Agreement review, renovation or modification**

Every six months the whole agreement has to be revised and feedback will be shared with the three parties involved in the process. Receiving feedback from the facilitator is highly encouraged at this stage of the process. When required, an extension of the agreement will be made, including new issues or modifying or updating existing ones. In other cases, the SDM Agreement will not be renewed because the person doesn't want to receive support anymore or simply because it is not needed.

## 4// I-DECIDE Personal Finances Manual

### Introduction

Financial management is a complex behaviour consisting of a series of basic financial skills. Despite its complexity the ability to manage money is essential for the transition to adulthood.

But what does it mean to be financially literate? What skills must someone develop in order to take financial decisions?

The I-DECIDE Manual on Personal Finances tries to provide answers to these questions, based on the I-DECIDE SDM Methodology, by developing a series of training modules to help and support persons with learning disabilities take effective control over their personal finances. The training modules focus on a low-level decision making and have been developed based on the professional experience providing learning and educational opportunities of a Greece-based organisation. The modules and activities developed throughout the personal finances manual aim to increase the autonomy of people with intellectual disabilities to manage their own personal finances by increasing their skills in areas related, but not limited, to:

- Budgeting;
- Saving & Spending;
- Banking and Bank Accounts;
- Financial Risk, Abusive Behaviours or Undue Influence.

In the following chapters we will present the educational methodology to be followed as well as information the supporter must know regarding personal finances in order to be able to design the Individual SDM Plan following the I-DECIDE SDM Agreement and prepare and develop the educational tools and resources to increase the person's abilities through individualised support.

The I-DECIDE Personal Finances Manual intends to build upon CRPD principles and guide professionals to provide individualised and tailor-made support and resources to persons with disabilities to exercise their rights and, ultimately, take low level financial decisions autonomously. For this reason, the training provided in the above-mentioned categories of personal finance will certainly improve the person's DLN Skills by being linked to everyday activities that take place working on different aspects of personal finances.

### Educational Methodology

As a basic principle, when someone offers training courses to persons with an intellectual or learning disability, they must have in mind that in front of them is a person with individual learning differences. The individuality of the service user requires the supporter to develop a person-centred training plan and tailor-made support. This plan should include the necessary adjustments the supporter must make in order to assist and support the person with a disability before, during and after the learning process.

Acknowledging this basic principle, the supporter can design educational programs and activities that provide multiple means of information representation, action, expression and engagement of the service user. The use of different information representation (text, visual and auditory) facilitates the learning procedure and enhances connections between abstract concepts.

In-vivo learning is a way to support independence and self-sufficiency through meaningful participation and learning in a community environment or a simulated setting inspired from daily life activities or situations experienced by the person with a disability. (Herryggers, Clark, Crosland, & Deschenes, 2010). In-vivo learning gives the chance to the person to learn by doing what they learn in their personal life.



It is therefore important to use multiple methods for engaging and maintaining the person's interest. Activities need to be authentic and realistic, relevant and meaningful to ensure engagement throughout all the learning process.

Based on this, the manual provides comprehensive guidelines for the supporter to develop activities within the I-DECIDE SDM Plan for the service user with intellectual disabilities to improve his or her skills and abilities in the financial sphere.

Each topic in personal finances (budgeting, saving, spending, banking, financial risk or preventing abuse) is divided in four different sections. The first section provides background information for the supporter. The second summarises the purpose and objective of the specific topic. The third section lists the training activities, while the fourth section mentions the basic knowledge and skills the service user or the person with a disability should have developed by the end of the training.

At the end of each module an estimation of the required meetings for the service user to understand each topic is provided. However, the duration may vary depending on the needs of the person, his or her current skill level and the decision he or she wishes to make.

## Basic Vocabulary

Below we provide the key financial terms that will be used during the training. These words are very often found during daily personal financial activities and for this reason the service user must get accustomed with them. The familiarity with these terms will be increased through various training activities done with the supporter.



Income



Expense



Saving



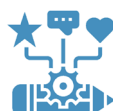
Overspending



Budget



Salary



Needs



Wants



Regular expenses



Inflexible obligations



Debt



Bank



Account



Joint Account



ATM



Interest



Minimum deposit



Teller



Debit Card / Cheque Card



Credit Card



PIN

## Financial Management & Rights

Before presenting the training activities related to low-level financial management, it is important that the professionals providing support and developing the activities within this manual understand the centrality of financial self-determination and its direct relation to the person's rights. The I-DECIDE SDM approach fully recognises the rights of people with disabilities as equal citizens of society. CRPD, in its article 12 about equal recognition before the law, recognises that people with disabilities enjoy legal capacity on an equal basis with others in all aspects of life, including the right to own or inherit property, to control their own financial affairs and to have equal access to bank loans, mortgages and other forms of financial credit. Moreover, the Convention explicitly states:

“All states parties shall take all appropriate and effective measures to ensure the above and guarantee that people with disabilities are not arbitrarily deprived of their property.” (Convention on the Rights of Persons with Disabilities, Article 12, para.5)

Article 12 represents an important milestone in recognising disability rights and, in particular, compels Member States, organisations and society to adopt a paradigm shift to SDM or supported decision making instead of substitute decision making by delivering concrete actions. Understanding the difference between these two is critical to implement UNCRPD at a global and national scale.

The underlying premise of SDM, and the I-DECIDE project methodology, is that everyone has the right to self-determination, to exercise legal capacity and exercise choice and control with adequate support provided in a context of trusting relationships. The role of supporters within the I-DECIDE project has been thoroughly explained in previous chapters.

As a result of ratifying the Convention, some countries have introduced the concept of supported decision making into their legal frameworks, although little work has been done to precisely define supported decision making arrangements, its limits and the safeguards that must exist in the process.

Supported decision making for persons with intellectual disabilities may vary in different degrees and intensity, but it is a feasible and realistic option (providing safeguards are in place) to mitigate the increased risk of abuse that persons with disabilities face when taking decisions. On a similar note, undue influence is a subtle phenomenon that often goes undetected and may well affect an individual with intellectual disability. Several articles of the Convention recognise the importance of safeguarding persons with disabilities. As an example, article 12 states:

“States Parties shall ensure that all measures that relate to the exercise of legal capacity provide for appropriate and effective safeguards to prevent abuse in accordance with international human rights law. Such safeguards shall ensure that measures relating to the exercise of legal capacity respect the rights, will and preferences of the person, are free of conflict of interest and undue influence, are proportional and tailored to the person's circumstances.” (CRPD, Art. 12, para. 4)

Whereas article 16, on freedom from exploitation, violence and abuse requires:

“States Parties shall also take all appropriate measures to prevent all forms of exploitation, violence and abuse by ensuring appropriate forms of assistance and support for persons with disabilities and their families and caregivers, including through the provision of information and education on how to avoid, recognise and report instances of exploitation, violence and abuse.” (CRPD, Art. 16, para. 2)

Although SDM enhances, by definition, the self-determination, autonomy and opportunities to exercise choice and control over aspects that affects their own lives, people with disabilities are still being put under traditional guardianship systems where the possibility of exploitation and abuse remains because safeguards are not appropriately developed or monitored. (Bach, M., Kerzner, L.; 2010).

The I-DECIDE project partners recognise the importance of providing a supported decision making methodology that ensures the exercise of legal capacity for persons with disabilities, but also taking into account safeguard mechanisms, such as the facilitator (see chapter 3; figure 2) when situations of conflicts of interest or undue influence are detected.

People with intellectual disability are increasingly using community-based services and resources as the concepts of exclusion, reclusion and institutionalisation are no longer considered valid options under CRPD principles. It is highly important to re-organise the social and financial services which providers offer to improve the financial autonomy of people with intellectual disability, whilst also ensuring their safety.

This manual aims to help professionals offering support to service users and persons with disabilities to understand how to deal with matters related to personal finances in order to provide better support and enable individuals take decisions according to their own needs and wishes.

## Financial Capacity

Financial capacity is the ability of the person to decide on how their own money, whether deciding how much to spend weekly on basic life necessities or more complex decisions such as investing money in property, stocks or shares. However, a person may be deemed as lacking financial capacity because they don't have the specific financial abilities or the required skills to carry out the decision at hand. One reason might be because they never had the opportunity to learn or be educated in the relevant area regarding finances.

Managing your own finances is a key indicator of independence for all people and is increasingly important for people with disabilities as well. With the activities proposed in the I-DECIDE Manual on Personal Finances they will learn to optimise and manage their budgets, balance their income from benefits and employment and understand and plan for their future personal and household expenses. (Lombe et al., 2008).

For service users to have financial capacity, they need to develop the necessary skills and knowledge about money and different concepts surrounding the financial sphere.

Specifically, service users should learn about the nature, forms and value of money; income and expenditure; and language commonly used in a range of consumer and financial contexts. They must understand that money can come from a variety of sources and used to meet and finance their needs and wants, now and in the future. Service users should learn to identify scams and other risks and understand options for seeking advice or redress in consumer and financial contexts.

## Digital, Literacy & Numeracy Skills

When preparing to assess capacity in relation to an activity, such as managing finances, it is important to consider if the service user is able to plan, organise, prioritise, and weigh up information, including assessing the relative risks of various decisions - all essential tasks in decision making. The supporter should take into consideration if the service user is able to initiate action, allowing the person to carry out the decision they have made. Finally, other important abilities for decision making are for the person to not respond to immediate impulses and to follow through on the decision they have made (Diamond, 2013).

Supporters are called initially to assess, using the I-DECIDE assessment tools, if persons with disabilities or service users have awareness of the value of money.

More specifically:

- Are they aware of the common forms of money?
- Do they understand that cash and coins have a financial value?
- Are they aware that money is not unlimited?

As far as **spending** is concerned:

- Do they understand that money can be exchanged for goods and services?
- Do they have a realistic knowledge of the cost of basic items (including food)?
- Can they successfully avoid overspending in everyday situations?

Working on **budgeting**:

- Do they know the difference between needs and wants?
- Are they able to select and use simple budgeting tools?
- Do they know that prices may vary between shops?
- Do they understand the need to prioritise certain expenses when income is limited?

In relation to **saving**:

- Are they aware of the benefits of saving and that they may need to save to buy high cost items?
- Are they aware that cash can be stored in various ways (including banks)?
- Are they aware that once spent, money is no longer available to them for other needs?

Referring to **debt and borrowing**:

- Do they understand being lent money is different to being given it?
- Do they understand that if they borrow money, they have a responsibility to repay it?
- Are they being aware that banks may charge fees?

Working on **banking**,

- Are they being aware of different ways of paying?
- Are they aware that debit cards are linked to bank accounts and that credit cards are a form of loan?

Looking at **safety and financial risks**:

- Can they take care of cash and valuable items in their possession?
- Can they take care to keep personal data, passwords and money safe?



### Background Information for the supporter

The introductory meeting aims to foster and encourage the creation of a relationship between the supporter and the person with a disability based on trust and cooperation. During this meeting the supporter must understand the needs and wishes of the person as well as his or her skills. At the same time the person receiving support using the I-DECIDE SDM Agreement must understand the terms and roles of each professional involved and the training activities in which he or she will be involved in as well as the learning responsibilities associated.

This commitment requires the active participation of the learner in the educational process. Through their participation they practice critical thinking, problem-solving and decision-making.

All the skills mentioned are prerequisites for the development of self-identification and self-advocacy skills. The supporter collaborates with the learner to identify the person's needs, wishes and preferences help him/her to identify his/her personal motivations and goals so that the educational process becomes more personal.

Thus, for this training on personal financial management, a profile of the service user must be developed based on which the training activities will be planned to correspond to the service user's real financial needs as well as his or her skills. This profile will function as a baseline data for the later assessment on how the digital, literacy and numeracy skills of the learner have been improved in the field on low-level decision making in personal financial management.

### Purpose & Objectives

The purpose of the introductory meeting is to get acquainted with the supporter and with other possible team members as well as understanding and agreeing on the objectives of the planned training.

The objectives of this introductory meeting are the following:

- To familiarise the service users with the context of the meetings, the topics they will process in the meetings and the educational process that will be followed.
- To familiarise the members of the team with each other.
- To create a climate of security, confidence, respect and collaboration.

### Activities Plan

Getting to know each other.

Some profiling questions are the following:

- Do they recognise the basic financial terms?
- What it means for them to manage their money?
- Do they have opportunities where they can spend money?
- Do they require or wish for support to do this appropriately and safely?

Other identifying questions require the supporter to understand who is responsible for managing the finances in the household of the service user. A very important issue for the supporter is also to understand what are the needs and wishes of the service user that will affect his/her spending behaviour.

At the same time, the supporter should record if the service user knows his/her sources of income and if the service user has trouble taking money out of the bank or self-managing it.

- Has the service user any unsatisfied financial needs?
- Is the service user in any kind of debt or is owned money by someone?

The profile should also include information about the habits of the service user when he/she needs more money.

In order to achieve personal financial management it is essential for the service user to recognise and be aware of the value of money. The recognition and awareness of money requires literacy and numeracy skills. These skills can be practised through activities in which the service user must:

- Count how much money they have in their purse;
- Comparing the different values between coins and bank notes;
- Recognise what they could buy using a specific amount of money.

In these activities the supporter can determine and improve skills related to the reading and writing of numerical symbols and words appearing on the currencies as well as be able to calculate the amount of money saved and spent.

Through the whole educational procedure, the communicational skills of the service users improve by being able to follow the instruction of the supporter as well as express their questions and opinions and participate in discussions that have as a topic various scenario of financial management.

In budgeting, saving and spending the service users must be able to calculate their income. Improving their reading skills will help them to detect their sources of income and expenditure based on financial documents (bank slips, receipts, bills, etc.). Again, it is required to improve their numeracy skills by being able to calculate the total of their income and expenditure.

In banking, the service user and the supporter should know where the service user keeps his/her money and, if he/she uses a bank, which one it is. Do they have a debt because of previous unwise use of a credit card? Do they use or would like to learn how to use a cheque book? How often or easily do they use an ATM or an e-banking service? How do they remember their passwords and who else has access to their accounts?

All the above questions will also help the supporter to detect signs of possible financial abuse in order to advise the service user to take defensive action and learn how to protect him/herself from exploitation.

At this first meeting it is helpful to explain to the service users what a financial education program is and what its purpose is. Professionals should use profiling questions as a way of doing this.



Expectations – what do you expect to learn/gain from these meetings?

### Team rules

#### Knowledge & Skills for the service user

##### Basic Knowledge

- Understands the aims of the training;
- Has set his/her personal goals, what he/she wants to achieve after the end of the training;
- Is willing to collaborate with the supporter

##### Basic Skills

- Is able to set personal financial goals;
- Is able to participate in the training;
- Is able to collaborate.



## Financial Management

#### Background Information for the supporter

Personal financial management requires various activities. This manual will focus on budgeting, saving, spending, banking and financial abuse. More information on these topics will be presented in detail in the following chapters.

#### Purpose & Objectives

The purpose of this manual is enabling supporters to maximize the development of the autonomy of people with intellectual disabilities as regards to their choice and control in low-level financial decisions. Personal Financial Management will be developed as the learner completes the training in the following chapters (budgeting, saving, spending, banking and financial abuse).

#### Activities Plan

The activities in this module derive from the next chapters as personal financial management is the umbrella term under which basic financial skills are required and activities take place.

#### Knowledge & Skills outcomes for the service user

The following list of basic knowledge and skills represents the potential results of someone completing all the training modules in this manual.

##### Basic Knowledge

- The service users should know what personal financial management is;
- The service users should know how to track his/her income and expenditure;
- The service user should know what budgeting is;

- The service user should know what saving is;
- The service user should know what spending is;
- The service user should know what a Bank is as a concept;
- The service user should know the dangers of financial abuse.

### Basic Skills

- The service users should be able to do personal financial management up to the point they are capable;
- The service user should be able to track his/her income and expenditure;
- The service user should be able to budget his/her income and expenditure;
- The service user should be able to save money;
- The service user should be able to spend money by prioritising his/her needs and wants;
- The service user should be able to use basic banking services;
- The service user should be able to recognise financial abuse risks.



### Background Information for the supporter

A budget is a plan of income and expenditure that we can make weekly, fortnightly or monthly. In order for people with intellectual disabilities to be able to make their own budget they need to understand the notion of income and expenditure.

Income is the money that someone receives. It can come from different type of sources. It can be regular and/or irregular, earned or unearned. Some types of income are from jobs, salaries, benefits, pocket money, pension, rent, investments, selling.

'Expenditure' is the money that someone spends to cover their daily needs and wants. The expenditure based on daily needs such as bills, rent, taxes, transport, subsidence, is often fixed, but there are other expenditure types less regular and harder to track that are based on personal wishes or impulses.

Budgeting is a useful tool to track money, the aim is to have balance between the incomes and expenses. The best-case scenario is to have more income than expenses. In case of higher expenses than income, measures must be taken to either spend less or make more, otherwise a debt will be created. A way to avoid debt is by saving money. More information regarding spending, saving and debt will be described in the following chapters.

For the reason mentioned above, it is important for the supporter to explain to the service user the importance of prioritising between living expenses and expenses made to satisfy personal wishes, especially when the budget is limited.

To summarise, budgeting helps someone to understand:

- How much money they earn (income);
- The source and frequency of the income;
- How much they need to spend (expenses);
- The reasons and the frequency of the expenses;
- How much is left unspent to save or use on less obligatory needs or wants;
- In situation of an unbalanced budget, plan on how to handle debtor reduce unnecessary expenses.

### Purpose & Objectives

The purpose of the module is people with intellectual disability to understand the importance of budgeting and learn how to make their own budgeting either autonomously or with support. Budgeting is an important aspect of personal financial management since it builds the knowledge and skills necessary to understand the balance between income and expenditure and the impact if this balance is disturbed (Hordacre; 2016).

### Activities Plan

- Define the basic notions in an easy-to-read form.
- Explanatory exercise: give different lists – discover the balance

Duration: approximately 4 – 5 meetings

- Explain the concepts of what budgeting – income – expenses – overspending – surplus.

- Have service users identify their current sources of income.

- Activity in which they will gather and bring your bills

- The first step is to use a paper or a computer to record the amount of money they earn and spend in a specific amount of time. Information regarding the money earned and spend can be extracted from pay cheques, cheque books, bank statements, credit card statements, bills, and any receipts the service user has kept. So, we ask the service users from the previous meeting to bring them in this meeting.

- Make a budget list

- After gathering the information, the supporter with the service user will make two lists. - one for income and one for expenditure. Using these lists the supporter and the service user will compare the income to the expenses.

- Explanatory exercise: give different lists – discover the leaks (overspending)

- Explanatory exercise: give different lists – discover the surplus (savings)

## Knowledge & skills for the service user

### Basic Knowledge

- The service user should know what budgeting is;
- The service user should know the importance of budgeting in their life;
- The service user should know how to make a budget.

### Basic Skills

- The service user should be able to make a budget;
- The service user should track the source and amount of their income and expenses;
- The service user should record it in two lists;
- The service user should understand the balance between ;
- The service user should discover the leaks (overspending);
- The service user should be able to reduce the expenses.



## Background Information for the supporter

Spending is an activity related to the use of money to pay for daily needs, personal wishes and urgent matters. As an activity, it is related to the expense's category described in the previous chapter regarding budgeting. It is very important for the supporter to help the service user to understand that money is not unlimited and that when money is spent for a purchase this money is no longer available.

The choice behind the purchase must be based on the priority of the need and the amount of money available. The availability of money isn't limited to the existence of money in the here and now but also what may come in the future. If the money that could be used in the here and now would in fact be more useful in the near future to cover the expenses of something more important, then the service user should be able to decide not to make the specific purchase now in order to have this money available for something more important in the future. The service user must be able to understand the impact of his or her financial choices in his or her life and differentiate between what he/she needs and wants.

Some important needs to be prioritised are house rent, bills, taxes, subsistence, transportation, etc.

Purchases linked to personal style, hobbies, snacks should be made carefully in order to not throw the budget out of balance and have more expenses than income because of personal wishes.

If the service user borrows money because of spending more money than earned then a debt is created. The service user must understand that in case he or she borrows some money then he/she have the responsibility to repay them in order to avoid going into debt.

In order to avoid such situations, the service user should also consider the need to save money for urgent needs, so the supporter should advise the service user not to spend the rest of money after covering basic living needs, but to save an amount for the future.

There are a lot of ways to spend money. Some of these ways are to pay in cash, cash card, prepaid card, internet banking, direct debit, credit cards.

### Purpose & Objectives

The purpose of the module is for people with intellectual disabilities to understand what spending is, what spending choices they have and to learn how to prioritise and plan spending in different ways.

### Activities Plan

- Money is not unlimited: play a money game by distributing same amount of money to all team members except one who will be the salesman. Let them buy things they want/need from the salesman. When they spend their money for a purchase this money is no longer available to them. It belongs to the salesman.
- Make a spending diary by writing down in a form the date, the item bought and the amount that costs.
- Needs versus wants: explain the difference in an easy to read format.
- A 'need' is something you must have to survive, like a place to live and enough food to eat.
- A 'want' is something you might like to have, but you don't have to have it right away. You can save to have it later.
- Give a table with expense categories and then ask them to make a list of needs and a list of wants.
- Give different spending choices and ask them to choose which one costs less.
- E.g.: Clothes
  - wear what you already have
  - buy at a thrift store
  - buy at a discount store
  - buy at a department store
- Give more real-life examples.
- Give different spending choices and a specific amount of money to be spent and ask them to make the correct choice.
- Present in an easy-to-read form the different way to spend money (cash, debit card, credit card, prepaid card ...).
- Role playing with debit card/credit card/prepaid card
- In-vivo use of debit card/credit card/prepaid card
- Define "credit" – Money that you can borrow with the promise to repay it at a later date. If you pay with cash, you pay immediately. If you use credit, you agree to pay in the future.
- Explain to service users that they probably use credit, even if they don't own a credit card (e.g. borrowing lunch money from a friend). Credit may be in the form of credit cards, borrowing from friends or relatives, store credits, instalment plans, car loans, or home mortgages
- Explain advantages and disadvantages of using credit.
- Explain advantages and disadvantages of using credit.
- Link credit with the notion of debt. Define debt – money that you borrow and must repay.

Duration: approximately 7 - 8 meetings



## Knowledge & Skills for the service user

### Basic Knowledge

- The service user should know what spending money is;
- The service user should understand prioritising and planning spending using the budget;
- The service user should know the different ways to spend money (cash, credit card, prepaid card, by internet banking...);
- The service user should know about debts (definition, prevention, how to ask for help and advice).

### Basic Skills

- The service user should be able to differentiate between needs and wants;
- The service user should be able to plan spending;
- The service user should be able to spend money in different ways;
- The service user should be able to seek help and advice on debts issues.



## Background Information for the supporter

Saving refers to the money that someone does not spend on current expenditure and puts it away in order to use it later. In other words, it is a plan to accomplish wants in the future or to cover unexpected events or emergency situations. Do they have such a plan in place?

The service user should not consider saving as a restrictive activity. On the contrary it is an activity that allows someone to be more financially flexible in case when an unexpected cost arrives.

The first step to saving money is to understand how much money is spent during a specific period. For this reason, the budget is an important tool for personal financial management.

Someone can save money in different ways. There are automated tools that transfer small amounts from the main bank account to a separate savings account, or the service user can choose to make their own manual saving actions.

Some examples of manual saving actions are to empty our pockets at the end of each day and collect the money in a money-box until a useful amount of money is saved and can be deposited in the saving bank account. Other tips are to shop for items like food and clothes by checking what is 'on special offer' or by shopping at thrift stores or garage sales. Breaking expensive habits, such as excessive clothes-buying, drinking, or smoking, can make a big difference to someone's ability to save.

It is easier to track your spending and your personal savings when you use your money instead of a credit card.

By reviewing the budget there are ways to prioritise and find ways to save money without restricting yourself. By using the budget, the service user can identify non-essentials that he or she can spend less on, such as entertainment and dining out.



If it is more helpful, the service user can consider savings as a regular expense, similar to groceries, in order to reinforce good savings habits. A good way to use for teaching saving is the method of “pay for yourself first”. This means that the supporter should advise the service user to put aside a small amount of their income every month as a payment to themselves, before they start spending.

Checking the increase in savings made every month also helps someone to stick to the plan.

### Some examples of the importance of saving are:

The service user can provide funds for emergencies like damage to a mobile phone, a medical emergency, etc.

The service user can set short-term goals, such as buying an expensive item like a new smartphone, vacations, a camera etc.

When they shop for items like food and clothes, they could look for items that are on sale.

They could also try shopping at discount stores or garage/car boot sales where they can pick up some great bargains.

### Purpose & Objectives

The purpose of the module is to help people with intellectual disabilities to understand what saving is, the importance of saving, and learning how to save as well as choosing from different ways of saving.

### Activities Plan

- Define in an easy-to-read form what saving is. We use social stories to highlight the significance of saving in everyday life.
- Play a card game with common products that will have two different prices. The goal is to choose the cheaper purchase. The savings made go to a moneybox (piggy bank) or an account. At the end of the game the service user will be able to choose to buy something from a wish-list of products.
- A first concept of saving and its benefits.
- Give promotional brochures (supermarkets, clothes etc.) and ask service users to recognise the products that are on offer. The goal is to recognise the money that can be saved.
- Each service user makes an individual weekly list of needs and wants. S/he removes one item from the list of wants and adds the amount that this item costs to a moneybox (piggy bank) or an account. At the end of the month, they evaluate the savings they have made. Discuss how much money they ‘earned’, were their ‘wants’ really needed?
- Mention particular wants (for purchase) and make a list of them. This can become a savings list.
- Purchasing products that are on offer.

Duration: approximately 6 – 7 meetings

### Knowledge & Skills for the service user

#### Basic Knowledge

- The service user should know what saving is;
- The service user should know the importance of saving;

- The service user should know how to save;
- The service user should know tips of successful saving.

### Basic Knowledge

- The service user should be able to save;
- The service user should be able to use tips for successful saving.



### Background Information for the supporter

This module includes an introduction about how banks operate. Service users are familiarised with:

- The vocabulary that helps them understand the variety of bank services.

They also examine

- Recent electronic banking options, including debit or cheque cards.

A bank is a business that:

- Accepts money from people who put it there for safety and to earn interest
- Gives money as a loan that someone has to pay back with interest
- Provides other financial services like paying bills

Banks use the money that people deposit to either lend to others or invest. They make money by charging interest to people who borrow money. They pay interest to customers who keep their money in the bank.

Bank account: When someone gives his/her money to the bank to keep it safe, the bank opens a bank account for him/her. A bank account is a safe place to keep money and earn some interest too.

Opening and managing a bank account: In order to open a bank account someone has to make a contract with the bank. The bank can refuse to open an account for anyone who is not able to understand the terms of the contract. To use a bank account someone has to be able to read and remember numbers. If someone finds it difficult to open or use a bank account he/she can get support by a person he/she trusts and have a common account.

**ATM:** This is an acronym for “automated teller machine.” Almost every bank has Automated Teller Machines (ATMs) that allow people to check their bank account by using a card.

### Purpose & Objectives

The purpose of the module is to enable people with intellectual disabilities to understand what banking is about and to learn how to use ATM and other banking services such as bank accounts, the use of credit /debit /prepaid cards, and other bank transactions.

## Activities Plan

Explain in an easy-to-read form what a bank is and how it works.

**Bank**— A business that keeps money safe for its customers, lends money to borrowers, and provides other financial services.

Define and discuss banking terms:

**Account** — Money deposited with a bank for safekeeping

**Joint account** — A savings or checking account set up in the names of more than one person, i.e. parent/child.

**Interest** — The money a bank pays for the use of a person's money. Interest is referred to in terms of annual percentage rate (APR).

**Minimum deposit** — The least amount of money a bank requires when opening an account.

**Teller** — A bank employee who performs banking services for the public, such as cashing cheques and accepting deposits.

**ATM** — Acronym for “automated teller machine”

**Debit card / cheque card** — A banking card that can be used to purchase goods and services electronically. The card replaces cash or cheques. The amount of purchase is transferred immediately from the customer's account to the receiver's account. It allows you to withdraw money at an ATM and make point-of-sale purchases without writing a cheque. It often requires that the cardholder enter a PIN.

**PIN (Personal Identification Number)** — A secret number or code that protects the security of an account.

Explain the advantages/disadvantages of keeping money in a **savings account**. Use social stories to highlight the advantages/disadvantages.

Explain what a **debit card** is - A plastic card that is connected to your credit union or bank account. When you use it to buy something in a store, money is taken directly out of your account. Debit cards can also be used for the withdrawal of cash. Debit cards work the same way as paying for something with cash.

Provide advantages and disadvantages of using debit cards. Use social stories.

Explain what a **prepaid card** is —a reloadable prepaid card that works more like a debit card. You choose the euro amount to put on the card, and as you spend, your purchases are deducted from the total balance. When the balance gets low, you can reload with more money. Pre-paid cards can be used almost anywhere, whether it's to buy groceries at the supermarket, buy coffee or even make online purchases.

Provide advantages and disadvantages of using prepaid cards. Use social stories.

Explain what a **credit card** is – A plastic card issued by a bank that allows you to purchase items now and pay for them later.

Provide advantages and disadvantages of using credit cards. Use social stories.

Explain electronic banking services:

**Direct deposit** – earnings automatically deposited into bank accounts.

**Automatic payments** – an automatic payment system where bills are paid through direct withdrawal from a bank account.

**Automatic teller machine (ATM)** – allows customers to get cash and conduct banking transactions.

**Point-of-sale transactions** – ATM/debit cards accepted at stores or restaurants as payment – link with the spending module.

Present in an easy-to-read form the use of the ATM step by step.

Real life use of an ATM

Present in an easy-to-read form the use of the point-of-sale transactions step by step.

Use in real life the point-of-sale transactions.

In an easy to read format, give information to the service user about the steps he/she should make in case of card theft (e.g. call the bank, cancel card, call police, ask support from the supporter)

Role play activity in which the service user with the supporter will play appropriate scenarios based on the examples provided in activity 15.

A real life activity in which the service user will use the ATM to check the bank account by comparing the bank statement with the spending diary, created during activity 2 in spending chapter.

**Duration: approximately 12– 14 meetings**

**Knowledge & Skills for the service user**

Basic Knowledge

- The service user should know what a bank is;
- The service user should recognise what the financial services are that banks offer;
- The service user should know how to use an ATM and internet banking;
- The service user should know the potential risks.

Basic Skills

- The service users should be able to use banking services;
- The service users should be able to use ATM and make use of the point-of-sale transactions.



## Financial Risks



### Background Information for the supporter

As a result of the economic recession, social change and advances in technology, the risk of financial abuse is increasing. Anyone can be a victim of financial abuse, but people with an intellectual disability are at a higher risk of abuse since the impact of their disability affects their capacity to make decisions and understand the warning signs that they are being financially exploited.

Definitions of the term 'financial abuse' have varied through the years. A strictly law-based definition, such as those established in the Care Act 2014, in the U.K. defines financial abuse as theft, fraud, exploitation as well as coercion in relation to an adult's financial affairs or arrangements such as wills, property, inheritance or financial transactions. It also includes misuse or misappropriation of property, possessions or benefits.

Definitions based on moral and conceptual criteria determine the financial abuse as the illegal or improper use of a person's finances or property by another person with whom they have a relationship implying trust (Setterlund et al 2007).

Training the service users with intellectual disabilities in matters relevant to their rights may be a challenge for the supporter because of their rather abstract form. For this reason, special attention must be given to the service user in order to develop their abilities to recognise and defend their financial rights, either by doing it for themselves or by asking for help from a supporter network.

Financial abuse is a complex subject both inherently and contextually, in terms that it may take place in domestic settings (a person's own home, an extended family home, a relative or friend's home); in care facilities (hospitals, supported living accommodation, care homes); or in the public domain (shops, banks, offices).

Society often deals with it within a legal framework by developing a safeguarding policy structure and preventive action, but the effectiveness of such actions varies considerably and financial abuse of people with learning disabilities still often happens.

Research has shown that individuals with communication, mobility or emotional difficulties are more likely to fall victim to financial. Limited life experience or understanding of rights with the lack of family or advocacy support networks increase the risk of abuse. Over-compliance, over-reliance or complete dependence on care-givers and professionals can potentially lead to financial abuse.

Other risk factors which can lead to abuse are segregated environments where staff may lack the skills required to spot such abuse; incompatibilities between staff and service users and abuse by other service users. It is essential indispensable that the supporter be armed with skills and confidence when faced with financial abuse situations. The first important skill is to be able to recognise some signs of financial abuse, especially when the case involves people who are quite vulnerable.

Signs of financial exploitation may include missing personal possessions, an unexplained lack of money and an inability to maintain a regular lifestyle when sudden problems appear around relevant paying bills, foods or others necessities. Other possible signs are when bank account deposit levels suddenly decrease and significant withdrawals from bank accounts take place without apparent good reason, or when loans or credits are taken out by a person in circumstances that give cause for concern.

Also, evasive behaviour from someone managing the service user's finances or an unusual interest in person's financial affairs and sudden and suspicious changes in wills or other documents are all potential signs of abuse.

Furthermore, when the person cannot afford to buy the routine purchases they normally make this may also raise suspicions. The needs and the desires of the person are not met even though the financial possibility to do so is clearly present.

All of the above are some indicators of financial abuse that the professionals should have in their mind.

Various preventive practices have been suggested in international literature.

Concerning people with intellectual disability, person-centred approaches are amongst the key prevention strategies. These maximise the person's ability to exercise control and choice and minimise the risks of abuse.

Also, enhancing financial knowledge, as well as the capacity to protect themselves and training about their rights are of great importance.

Adaptability and accessibility for all the above are indispensable.

Developing and or maintaining family, friends and community networks for the person minimise the risks. Minimising the financial exploitation risk isn't a job limited to one person. It concerns the service user, the supporter, family and friends and the responsible authority services. Between all these involved people a relationship of collaboration must be established.

Concerning caregivers and services, firstly, accessible information for staff about abuse and human rights for people with disabilities is very useful. Facilitating positive values and attitudes within service and creating a staff code of practice contribute significantly to reduce the risk.

The supporter should inform the service user that as a supporter, he or she is responsible to report to the authority/service management a case of financial abuse, if suspected.

For this reason, policies and procedures for reporting and feedback are necessary. The supporter must find out the complaints process that is followed in their own respective country in any case of financial abuse, in order to support the service user if he or she falls victim of a financial scam.

If someone is not capable of managing their own affairs, they can have an appointee or an attorney to help.

### Purpose & Objectives

This module aims to clarify what financial abuse is, how can it be detected, prevented and resolved.

### Activities Plan

Explain in an easy-to-read format what financial abuse is.

Scenarios which describe situations of financial abuse.

In an easy to read format give safety tips to the service user. Ann Craft's guide provides minimizing the risk tips such as; don't share your pin, don't give out your debit card, don't throw out papers with personal details, keep your distance from other people when using the ATM. Inform the service users about their rights in financial management using easy-to-read presentations based on the UN CRPD.

Inform the service users about their rights in financial management using easy-to-read presentations based on the legislation practiced in the country where the service user lives.

Provide information about what the service user can do in case he/she is financially abused. How to complain and who to contact. This information may change from country to country based on the country's legislation.

## Case Scenarios

Below we provide some use scenarios from the manual. The manual is structured with different activities the supporter can implement to train the service user in different financial skills such as budgeting, spending, saving, banking and financial risk. However, the supporter may need to support the service user to make specific financial decisions for which he or she will require the combination of different skills. The following examples are based on decision-making scenarios.

### Scenario 1

Maria is a 27-year-old adult with Down syndrome and she, still, remains with her parents who always managed her money. Her parents give her a fee for the expenses of the month, but Maria, during the first week, has already spent all her money and is asking for money from her friends. To help Maria learn how to better manage her money, the supporter initially evaluates her skill level in financial management, and based on this the supporter builds a program with activities from the spending module and budgeting module.

This program consists of several theoretical and practical steps. Firstly, the supporter asks Maria to bring all the bills of her expenses to see her spending each month and he/she makes an expenditure diary (Activity 2 / chapter Spending). Then, the supporter explains to Maria the difference between needs and wants, because this is going to be essential for her to better understand and prioritize her personal and daily life (Activity 3 / chapter Spending). Based on her expenditure diary, the supporter separates need from wants (Activity 4 / chapter Spending) by making two lists, one for her income and one for her expenses so as to compare the amounts. After finding the deficit/overspending, the supporter has a discussion with Maria about it and about the possible reasons it is created, about the ways it can be reduced and about ways to deal with it (Activity 4 / chapter Budgeting).

After this analysis, the supporter gives Maria different choices to spend money and then asks her to find the cheapest one (Activity 5 / chapter Spending). The supporter does the same with a specific amount of money to be spent and asks Maria to make the correct choice (Activity 6 / chapter Spending). The supporter explains to Maria what budget, income, expense, overspending and surplus means in an easy-to-read form and informs her that in order to learn how to better manage her money, she really needs to learn how to recognise her income, her costs and her budget in order to avoid future deficit/overspending (Activity 1 / chapter Budgeting). Additionally, for practice, the supporter gives Maria surplus, deficit and balance lists and asks her to recognise them (Activity 5, 6, 7 / chapter Budgeting).

After that, the supporter organises Maria's next monthly budget along with Activity 4 / chapter Budgeting & Activity 4 / chapter Spending and sees if Maria manages to implement it. This is a really important part for the whole scenario. On one hand, Maria has to implement all her knowledge and turn the theory into action. On the other hand, the supporter will be able to observe if Maria is ready to manage her needs/ wants and to improve these skills still further (if need be). If Maria is still facing difficulties after this, the Supporter can also then discuss the possibility of Maria being given the monthly amount in 4 weekly instalments and then see if she can follow the budgeting program on a week by week basis.

### Scenario 2

Marc is a young adult with mild intellectual disability who works and lives alone. He was about to buy a PlayStation when his washing machine broke down. Marc finds it difficult to create priorities and decide how to plan spending in this case. To help Marc learn how to plan his spending and set priorities, the supporter initially looks with him at his monthly budget by using activities from the budgeting module and then from the spending module.

To begin with, the supporter has to gather all the appropriate information and then make two lists, one for income and one for expenditure. Using these lists the supporter and Marc will compare the income to the expenses (Activity 4 / chapter Budgeting). After explaining the difference between needs and wants in an easy-to-read form, which is a crucial part for the better understanding and prioritisation of Marc's daily life (Activity 3 / chapter Spending), the supporter gives a table with expense categories and then asks Marc to



make a list of needs and a list of wants (Activity 4 / chapter Spending). Additionally, he/she asks Marc to put his own expense categories (washing machine and PlayStation) in the lists of needs and wants and they both discuss the priorities. It is essential to understand that the washing machine will normally have priority over the PlayStation.

After this analysis, the supporter discusses possible solutions and gives different spending choices so that Marc choose the one which costs less. Marc has to make a choice between repairing the washing machine –if possible– or buying another one at a thrift store, at a discount store or at a department store (Activity 5 / chapter Spending). Afterwards, the supporter presents different ways to spend money (cash, debit card, credit card, prepaid card) in an easy-to-read form and checks if Marc owns any kind of these cards and if he knows how to use it (Activity 7 / chapter Spending).

In case Marc owns any kind of these cards but he doesn't know how to use it, the supporter –depending on the type of the card– proceeds with further information about them. He/she defines credit as money that you can borrow with the promise to repay it at a later date. If you pay with cash, you pay immediately but if you use credit, you agree to pay in the future (Activity 10 / chapter Spending). The supporter explains to Marc that he probably uses credit, even if he doesn't own a credit card (e.g. borrowing lunch money from a friend). Credit may be in the form of credit cards, borrowing from friends or relatives, store credits, instalment plans, car loans, or home mortgages (Activity 11 / chapter Spending). After all this, they both discuss the advantages and disadvantages of using the credit (Activity 12 / chapter Spending).

Role playing in these methods is essential for the better understanding of the abovementioned procedures. The role playing between the supporter and the service user is not just happening once, but occurs throughout the whole scenario.

Finally, the supporter links the notion of credit with the notion of debt, by defining debt as money that you borrow and must repay (Activity 13 / chapter Spending). The last step is the introduction of the notion of saving (Activity 1 / chapter Saving) and the discussion with Marc about the way he could use the aforementioned to plan his spending better.

### Scenario 3

Jim is a 30-year-old adult with Down syndrome who works part-time in a super-market and earns 300€ per month from his job. Jim lives with his parents and he contributes with 50€ per month to the family budget. He uses his rest salary to cover his personal expenses. Jim would like to make a trip during his Christmas holidays, but he has no surplus in his monthly budget for saving. To help Jim accomplish his wish, but also learn how to save money in order to cope in similar situations, the supporter uses a combination of activities from saving and spending module.

Firstly, the supporter has to define in an easy-to-read form what saving is by using social stories to highlight the significance of saving in everyday life (Activity 1 / chapter Saving). It's really important for Jim to understand that by saving money, it will be much easier for him to accomplish his wishes such as this trip. The supporter produces some promotional brochures (e.g. supermarkets, clothes etc.) and asks Jim to recognise the products that are on offer. The main goal is to recognise the money that can be saved (Activity 3 / chapter Saving).

Then, they both discuss about the trip Jim wants to make. The supporter gives different spending choices for the specific case and asks him to choose which one costs less. He/she provides Jim with spending choices, like joining a social club that organises trips among other activities, taking part in the national employment agency's program of holidays, reading brochures from travel agencies and others (Activity 5 / chapter Spending).

After this analysis, the supporter asks Jim to make a weekly list of needs and wants. Now, Jim has to remove items from the list of wants and add the amount that these items cost to a moneybox (piggy bank) or an account. At the end of the month, Jim has to evaluate the savings he has made and see how much money he earned (Activity 1 / chapter Saving).

Then, both the supporter and Jim discuss and try to find out which spending choice for the trip Jim would choose and why. After he has made his decision, the supporter asks Jim to make a saving plan so that he will be able to manage his salary better. He has to understand and plan the money he has to save per month until the Christmas trip he chose and also to find out the ways that he is going to follow in order to make his trip possible.

#### Scenario 4

Lora is a 29-year-old adult with mild intellectual disability who started working a few weeks ago and she wishes to open a bank account in order to deposit her salary. She would also like to get a debit card for withdrawing cash from an ATM and be able to pay for goods and services without carrying cash. To help Lora open a bank account and get a debit card, we set up a support program by using activities from the banking module.

To begin with, the supporter has to explain in an easy-to-read form what a bank is and how it works (Activity 1 / chapter Banking). Then, the supporter defines and discusses about banking terms (Activity 2 / chapter Banking) and explains the advantages/disadvantages of keeping money in a saving account by using social stories to highlight these advantages/disadvantages (Activity 3 / Banking).

Afterwards, the supporter explains what a debit card is (Activity 4 / chapter Banking) by providing advantages/disadvantages and different examples of using debit cards. He/she again uses social stories for the better understanding of the whole topic (Activity 5 / chapter Banking). These steps will provide Lora with all the theoretical knowledge she needs in order to accomplish her goal.

Additionally, it is important to talk with Lora about electronic banking services (Activity 10 / chapter Banking) and present her in an easy-to-read form the use of the ATM step by step (Activity 11 / chapter Banking). Now, Lora will have all the knowledge that has to be implemented in order to better manage her money and deposit her salary.

After the above-mentioned theoretical steps, the supporter will—in vivo—use with her an ATM and now, practically, Lora will fully understand the use of it (Activity 12 / chapter Banking). Also, the supporter will present her in an easy-to-read form the use of the point-of-sale transactions step by step (Activity 13 / chapter Banking) and, in vivo, they will both use the point-of-sale transactions (Activity 14 / chapter Banking).

At the end of this whole procedure, Lora will know how to save the amount of salary she wants and most of all, to be able to pay for goods and services without carrying cash.

#### Scenario 5

Maria is a 27 years old woman with mild intellectual disability and she still lives with her family. A person she is familiar with used her debit card deceptively (without her consent).

Maria receives financial help from her mother as her legal representative. Despite this, she has a bank account and wants some degree of autonomy in financial management.

The supporter should explain to Maria her right to exercise legal capacity and what implies to have a legal representative.

The supporter should explain that the support she will receive will aim towards maximising her autonomy in financial management as well as giving her some protection against financial abuse.

The supporter explains that the person who she has chosen to be her supporter also helps her with financial decisions should also support her when she faces situations like having her debit card used without her consent or when the legal representative doesn't agree with her decisions. (Activity 5 / chapter Financial Risks).

The supporter emphasises the importance of complaining about such actions and reassures her that she will be supported to protect herself and resolve the current situation. The supporter should also use an easy to read guide in which it is explained what financial exploitation is and all the various forms can it take. Using this guide, the supporter helps Maria to recognise the abuse that has happened in own her case. Unfortunately, financial exploitation can also involve abuse from the people we know, even from friends. For this reason it is very important for the supporter to understand how difficult it may be for Maria to accept that he/she has fallen a victim of financial abuse. (Activity 1 / chapter Financial Risks).

The supporter will use an easy to read guide to advise Maria on the steps she could take in this specific case of financial abuse. Maria should call the bank and ask it to freeze her bank account until a new debit card is issued. She must also inform the police. (Activity 15 / chapter Banking).

In order for Maria to avoid falling again a victim of financial abuse, the supporter should advise her on simple prevention methods which she could follow in an easy to read format. (Activity 15/ chapter Banking). The supporter should explain how she could check her bank account using the ATM and how Maria should not give her card to people, even when she knows them and trusts them. (Activity 17 / Banking). The supporter should also accompany Maria when she implements the above in order to help her do in real life what she learned in theory. (Activity 14 and 15 / chapter Banking).

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# SUPPORTED DECISION-MAKING AGREEMENT

## What is supported decision-making?

Supported Decision-Making (SDM) is a process that helps the person to make his/her own decisions based on his/her wishes and choices, supported by another person.

Decisions can be about different things, for example, deciding to buy something, using the internet, how to manage your savings, or how to decide between two medical treatments offered by the doctor.

In the supported decision-making agreement you choose someone you trust (called a "supporter") to help you get information you need to make the best decision, think about the different choices you have, understand the good things and the bad things about them and tell other people about your decisions.

## The Agreement

- ✓ This document allows you to choose a person who will help you make decisions. This person is called the "supporter".
- ✓ You will also have to choose another person, the "facilitator". A "facilitator" is a person who helps you to check that the Agreement is working as you wish and supports you to make decisions. If you are not happy with the supporter, you can ask the facilitator to talk about it with you. Together you can make things better and perhaps even replace the supporter or stop the agreement.
- ✓ In this document you describe the things in your life where you need support to make decisions.

- I understand what supported decision-making is and what the Agreement to provide this support service to me is about.
- I say here that I need and I want this kind of support to be provided in some areas of my life

For these reasons:

- I agree the following person will be my Supporter:



- I want to allow my Supporter to help me with decisions about e.g. :

HOW TO MANAGE MY MONEY

In particular, I want:



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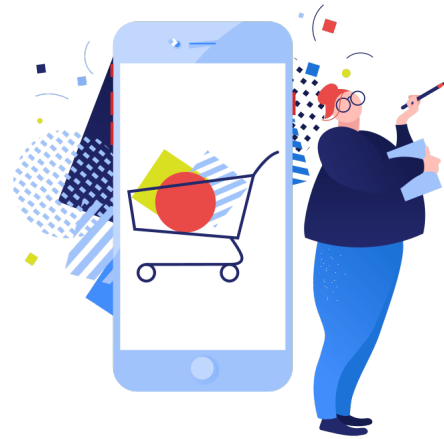
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MY RIGHTS AS A CONSUMER. (e.g. : when I buy things from a shop or through the internet).

In particular, I want:



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MY HEALTH

In particular, I want:



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- My supporter is not allowed to make decisions for me, just to support me to help me make the decisions.
- To help me with my decisions, I want my supporter to:
  - Help me get the information I need to make good decisions
  - Help me to understand my choices so I can make a decision
  - Help me to tell other people about my decisions.
- I also choose the following person as my *Facilitator*:

- 
- In particular, I want to allow the facilitator to help me with the following:

to find a supporter who I like



to help me understand how the Agreement works,



to help me if I don't get on with the supporter



to check if the arrangements are good and if I am happy with them



to help me change the Agreement if needed



to confirm when the Agreement has ended



- This agreement starts today and will continue for X more months.
- Copies of this document will be given to the supported person, the supporter and the facilitator.
- I agree to act as a supporter.  
(signature of supporter) (printed name of supporter)



- I agree to act as a facilitator.  
(signature of facilitator) (printed name of facilitator)



- Signature  
(signature of the supported person) (printed name of the supported person)

Signed at:

(place)

Date:

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Inclusió social i suport en la presa de decisions  
Social inclusion and supported decision making



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