

Putting your affairs in order

It's good to start to tidy up important documents to make things easier later on. This includes gathering information on your mortgage, insurances, bank accounts, benefits, pensions, favourite contacts, funeral wishes etc. You might think it's too early to do this, but putting all this information in one place and keeping it safe will help you and your loved ones at a later date and it alleviates a lot of stress for all those involved. Age UK have produced a **Life Book** which is a free booklet for you to write important and useful information for example who insures your house. The life book will help you find what you need without searching all over the house for it. For your copy, please telephone **0345 6851061**. The Alzheimer's Society also have a useful booklet, **Managing your money**



Making a will

The earlier you make your will, the more confident you can be that it will reflect your wishes. It can be a relief to know that your financial affairs are in order and that they can be filed away and forgotten about. At a later date, it may not be possible for you to be actively involved in making your will. If you think people may struggle to accept how important your partner is you could give a copy of a will/living will to everyone who is affected by your instructions so they can discuss it with you if they need to and feel they are prepared.

Living Will

A Living Will sets out your wishes in the event of you being unable to make your own decisions later. It can include instructions about nursing home care, types of treatment, whether you wish to be resuscitated and who you wish to make decisions on your behalf.

Lasting Power of Attorney

A Lasting Power of Attorney (LPA) is a legal document to help you plan ahead for a time when you may not be able to make decisions about your finance and welfare. It allows you to appoint someone you trust to make decisions on your behalf. You may want to ensure you have done all you can to prepare yourself and your loved ones for the future for example your preferences about what medical treatment you may wish to receive or what care you would like in the future. You may also like to be reassured that someone will manage your financial affairs if you can't do this for yourself. There are two types of Lasting Power of Attorney:

- Property and affairs - this is about your finances, the selling of property and paying of bills.
- Personal welfare – this could be about making decisions about where you live and the kind of care you may need and consent to receive medical treatment.

It is important to do this whilst you still have 'mental capacity' which is the ability to make decisions for yourself.

Looking after your money

Age Concern Calderdale and Kirklees have an advice and information team. They can visit you in your home and provide information on welfare benefits and how to maximise your income. They offer informed choices on housing issues, money advice, tips on making the most of your money and lots more. You can download your free information guide from www.ageuk.org.uk or telephone Freephone **0800 009966**. To contact Age Concern Calderdale and Kirklees, please telephone **01484 535994**.

Benefits

Having dementia can have a big impact on all areas of your life, but particularly on your finances. It can be a complicated, daunting process to apply for benefits and you may feel that it's something you don't want to do if you have never done it before. However, benefits are there to help make your life less stressful.

To qualify for benefits you and/or your carer will need to fit the criteria. Some will depend on whether you have paid national insurance, how old you are, what your income is/was and what savings you have.

Benefits may help you pay rent, council tax, heating bills and NHS benefits. Sometimes, qualifying for one benefit may mean you can't claim another, or may reduce payments on other benefits so it is good to get professional advice before pursuing a claim.

Forms can be complicated but there are many people on hand to help you fill them in - social workers, organisations like the Alzheimer's Society, Age UK, Making Space and Job Centre Plus.

The Alzheimer's Society offer a free useful guide - **top tips for managing your money and preventing financial abuse**. However, if you want to find out more about a Lasting Power of Attorney you can speak to a local reputable solicitor or visit www.directgov.uk and search for 'mental capacity and the law' or contact Age UK's Legal Services telephone **0800 0556314**

It is important to seek advice if you are already claiming any benefits as your needs change.

To contact the council's Revenues and Benefits team Telephone **01484 414950** or Age UK Huddersfield telephone **01484 535994**. For more information, take a look at the factsheet: **Benefits**. Alternatively, there is much information available from the Department of Work and Pensions, telephone **0345 6060265**.

Employment

You are likely to need regular doctor's appointments, so it is likely your employer will be aware that there is an issue before you tell them. Even though you may feel that your job performance isn't affected by dementia, often it is good to have the emotional support from your employer. The more they know, the more they can be flexible and adapt to your changing needs, and so enable you to continue working for as long as you wish to. Once you decide that you can no longer continue to work, you should then seek information on benefits and pensions. You can do this by calling Directgov, telephone **0800 882200**. Take a look at the Alzheimer's Society booklet: **Employment**