

# Managing money and making decisions

When you have dementia, it's important to sort things like your money and who will help you make decisions or make them on your behalf. If you drive, there are also things you have to do. It can make you feel better to get things in place. It can make things easier as dementia develops and you need more help. Put paperwork in a safe place. Speak to someone you trust to help you.

**Social services and the needs assessment** – People with dementia can have a free assessment to see what support they need. This can lead to recommendations, such as equipment or practical support. Social services can give you advice about support and care. See factsheets, **Assessment for care in England** (418), **in Wales** (W418), and **in Northern Ireland** (NI418).

**Money** – Banks can give you a 'chip and signature' or contactless card, if remembering a PIN is hard. Someone you trust can do your banking for you. See booklet 1501, **Managing your money**.

**Financial support** – Some people can get financial support, such as Attendance allowance or Personal independence payment. See factsheet 413, **Benefits for people affected by dementia**.

**Legal matters** – Make sure your will is up to date. You can set up an **advance decision** to refuse treatment, or make an **advance statement**. These let you have a say in your medical care.

You can also set up a **Lasting power of attorney** (LPA) in England and Wales. It's called an EPA in Northern Ireland. This means a person can make decisions on your behalf if you're no longer able to. In England and Wales, there are two types:

- **Health and welfare LPA** – for decisions about care and medical treatment. It can also cover decisions about where you live.
- **Property and affairs LPA** – for paying bills, collecting income and benefits. They can access bank accounts and sell your home on your behalf, if needed.

For more information see factsheet 472, **Lasting power of attorney**. Alzheimer's Society offers a free service to fill out LPA forms if you don't have access to the internet, or don't feel able to complete the forms online. For information call **0333 150 3456**.

**Driving** – You may not have to stop driving right away. Eventually dementia will stop you driving safely. You must tell DVLA in England and Wales or DVA in Northern Ireland about your dementia. You need to tell your car insurer too.

**Working** – You may be able to carry on working. Talk to your employer about reasonable adjustments. If you stop working or work less hours, you may be able to claim financial support from the government.



For more information on planning ahead, employment, managing your money and driving, go to [alzheimers.org.uk/plan-ahead](https://alzheimers.org.uk/plan-ahead)



We are here for you. Call **0333 150 3456**.  
We can arrange to speak with you in any language.



Join our online community of people affected by dementia – go to [forum.alzheimers.org.uk](https://forum.alzheimers.org.uk)  
To find support in your area, go to [alzheimers.org.uk/dementiadirctory](https://alzheimers.org.uk/dementiadirctory)



**Alzheimer's  
Society**