

# Managing your finances

## A checklist to keep it safe & simple

### ○ Discuss money management with your family

Money can be a difficult subject to talk about, but it's important you plan how you want your finances to be managed if you become unable to look after them yourself.

### ○ Make sure that all important papers are in order

These might include bank statements, mortgage documents, insurance policies, a will, tax and pension details and bills or guarantees. Know where to find them.

### ○ Set up an Enduring Power of Attorney (EPA)

This enables you to choose someone you trust to make decisions on your behalf about things such as paying bills and collecting income if you become unable to.

- Find out more from your own solicitor
- The Ministry of Social Development has more information on an Enduring Power of Attorney. Go to [msd.govt.nz](https://www.msd.govt.nz)

### ○ Speak to the bank

Talk to your local branch as soon as possible after your diagnosis. Our staff have been trained to assist you and can offer ways of managing money, such as:

- Having a separate account with a smaller amount of funds that can be accessed
- Set up direct debits for all utilities accounts
- Have an alternate contact person noted on file for when assistance might be required.

### ○ Put a 'Do not knock' sticker on the door or letterbox to avoid door to door sellers

- Free stickers can be obtained from [consumer.org.nz](https://www.consumer.org.nz) or your local Citizens Advice Bureau & Resene ColorShops
- Know your rights - If you do buy goods or services and the value is more than \$100, you have the right to cancel the deal within five working days of receiving the written agreement.

### ○ Stop junk mail and unwanted telephone calls

The New Zealand Marketing Association operates 'Do Not Mail' and 'Do Not Call' registers. It's also free to add your home contact details to this register. Note this isn't fool-proof as the registers only apply to the 500 New Zealand Marketing association members.

Visit [marketing.org.nz](https://www.marketing.org.nz) and add yourself to the 'Do Not Call' and 'Do Not Mail' registers or write (with your full name, address and telephone number) to:

Do Not Mail and Do Not Call Registers,  
Marketing Association, PO Box 47681,  
Ponsonby, Auckland.

Include your full name, address and telephone number.

To learn more about dementia, or find out about support available contact [alzheimers.org.nz](https://www.alzheimers.org.nz) or call **0800 004 001** or [dementia.nz](https://www.dementia.nz) or call **0800 433 636**.

