

Welcome to State Trustees

How we support you as a
financial administration client



This booklet explains what to expect when the Victorian Civil and Administrative Tribunal (VCAT) chooses us to manage your financial and legal affairs.



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For a copy of our **Easy Read** Guide, visit statetrustees.com.au/welcome or ask us for a copy.

Welcome to State Trustees

We help **Victorians** from all walks of life with their financial and legal affairs in **times of need.**



Who we are

We are a Victorian Government-backed company that has been supporting the community for over 85 years. Each year, we help around 9,000 Victorians like you manage their financial, property and legal matters through our Financial Administration service.

We act as the administrator for people who are not able to make certain decisions for themselves about their money, the things they own, and some issues to do with the law.

We also provide other services to all Victorians including Wills and Powers of Attorney preparation, Attorneyship Administration, Trust Administration, Deceased Estate Administration and Charitable Giving.

Our services



Financial
Administration



Wills



Powers of Attorney



Trustee Services



Executor Services



Philanthropy &
Charitable Giving

How we are appointed

Someone who knows you – like family, social workers, or neighbours – has told the Victorian Civil and Administrative Tribunal (VCAT) that you might need help to look after your money and the things you own.

About VCAT

VCAT is part of the Victorian Government, and their job is to help fix problems between people, make important decisions and do what is best for people in Victoria.

VCAT appoints an Administrator

VCAT looks at many cases like yours and decides what help you will need to manage your money, things you own, or any legal matters.

They also decide who is best to help you, known as an Administrator.

The Administrator can be a person, a company, or a Public Trustee like us.

The Administrator must follow a law called the *Guardianship and Administration Act 2019*. This law guides them to make decisions for you and support you the way you need.



VCAT has chosen us as your Administrator

VCAT decided you need an administrator. They chose us to do this for you.

We may call the people who support you, like your family or social workers, to help us understand your needs.

We help you look after your money

We do this by helping you make decisions that are based on your wishes and what is important to you. This is known as your 'will and preferences'.

We protect the things you own and make sure no one takes advantage of you or takes your money.

Access to a team of experts

You will benefit from many specialised services delivered by our skilled and experienced teams.

Whether your needs are complex or simple, our team of experts are here to keep your financial and legal affairs in good order.



State Trustees is the Public Trustee for the people of Victoria.

Steps to becoming a client

We understand you might feel unsure or worried about what will happen next.

These steps explain how you will be supported throughout your journey with us.

1. An application is sent to the Victorian Civil and Administrative Tribunal (VCAT).

Someone who knows you, such as a family member or social worker, can apply to VCAT if they think you need help managing your financial or legal affairs.

2. VCAT has a hearing and makes a decision.

VCAT reviews the application and chooses someone to manage your financial and legal affairs. For you, it is State Trustees. VCAT then sends us your details so we can start helping you.

3. We let Government agencies know that we are supporting you.

This happens once we get your details from VCAT, which can take around two weeks after your VCAT hearing. We notify Government agencies like Medicare and Centrelink that we are your administrator.

4. We will call you to organise a visit.

As soon as we receive your details from VCAT, we will call you to organise a time to visit you. During our visit we will get to know you and what is important to you.

5. We create your budget with you and protect what is yours.

We learn about your situation, needs, and goals and create your budget with you to support you and protect what you own. A budget is a plan for how to save and spend your money.

6. We continue to support your everyday needs.

After we create your budget, we'll continue to help you, so you don't have to worry. If something in your life changes, please let us know as we may need to adjust your budget.

7. We will review your budget, usually once a year

Life changes and so can your financial needs. We will contact you to talk about any changes to your situation and make sure your budget still meets your needs.

8. VCAT reviews its decision.

VCAT checks every three years (or earlier if you ask) to make sure you still need an administrator and that the right person or company is helping you.

You are not alone

You can choose a support person to join our visits or calls with you. Before each conversation, we will need to check that you have given them permission to be included.

You can also call us on **1300 138 672** to answer your questions.



How we will help you

Our job is to give you peace of mind that your financial and legal affairs are in good order.

We use your money to pay for your accommodation, bills and manage any debts you have. If you have money left after everything is paid for, we help you save for other things like holidays or gifts for loved ones.



What we do

1. We manage your income and the things you own

We work with you to understand what you own, income you receive, savings you have and money you owe.

We can also work with Centrelink and other agencies to make sure you receive what you're entitled to. We keep your money safe.

2. We create your budget with you

Together we create a budget to save your money for your bills and expenses. This includes your home, medical needs, food, clothing and utilities like electricity, water and transport.

3. We pay your bills

We will use your money to pay your regular bills and expenses. We will help you plan and save money to pay bills on time. You will have peace of mind knowing that everything is in good order.

4. We can help you buy or sell things

Whether it's a home, car, investments or a new microwave, we'll discuss your options and support your decisions based on your will and preferences (your wishes and what is important to you). We will handle the paperwork and any necessary approvals.

5. We support you wherever you live

Whether you are at home, in supported housing, or an aged care home, we use your money to pay bills, rent, medicine, and other costs.

If you're moving into aged care, we can fill out the forms and manage the payments for you.

6. We help you get the right benefits

We will work with you and other agencies to access benefits you qualify for, like pensions, Centrelink payments, superannuation, insurance and discounts. We will also help with paperwork and make sure the money goes into your account.

7. We help you protect and secure the things you own

We will check if you have any insurance and work with them to protect you and your belongings. We will also make sure you are getting a good deal from your insurance.

8. We manage the money you owe

Some new clients have big debts. It is our job to help you manage your debts. We can talk to people or companies you owe money to and make a plan to pay it back based on what you can afford.

9. We offer other financial services

Our team of experts can prepare your tax returns and manage any tax issues.

Our financial planning services can help ensure any money, investments and property you have are set up in a way that works for you.

10. We help with issues to do with the law

We can help investigate and manage claims for car accidents, work injuries, victim of crime, or deceased estates (any remaining assets of a loved one who died).

If you have legal problems about money or property, let us know when you become a client and we can help you.

11. We can help you achieve financial independence

Where suitable, we work closely with you towards helping you gain financial independence so that you have more say over how your money and assets are managed.



What happens if you receive bills or fines in the mail?

We can manage bills and fines for you. If you get bills or fines in the mail, please contact us so we can pay for them using your money.

You can email invoices to clientinvoices@statetrustees.com.au



We check if you can make a superannuation claim

Most super funds also provide insurance cover to help you if you become sick or disabled. We will check with them and make a claim on your behalf.

Case study

Luke's journey: Building confidence through budgeting

Here is a story about Luke, a fellow Financial Administration client. His story shows how our services can make a meaningful difference to our clients.

Eight years ago, the Victorian Civil and Administrative Tribunal (VCAT) appointed State Trustees as Luke's financial administrator. At the time, he was facing challenges managing his money. He had some debts to work through and limited support around him.

From the beginning, Luke worked closely with his team at State Trustees to get his finances back on track. Together, they created a budget that reflected his needs and goals.

Over time, with consistent support and his own determination, Luke paid off his debts, made his money go further, and managed to save almost \$3,000.

"I feel like a millionaire!" Luke told us, beaming with pride.

To recognise this achievement, Luke spoke with his team about using some of his savings for a short holiday down the coast – a well-earned break that celebrated his progress and strengthened his sense of independence.

Like Luke, you don't have to manage your financial journey alone. Whether it's planning or working through day-to-day decisions, we're here to support you every step of the way.

(name changed)



Continued support for you

Once you become a new client, we will continue to support you with your financial and legal affairs as your circumstances change.

Here are some examples of how we help clients like you every day.

✓ Request money

You need extra money for something special, like a birthday gift.

✓ Plan for something new

You might want to plan for an unexpected holiday or decide it is time for a new pet.

✓ Need money guidance

You get some money from someone, and you don't know the best way to use or save it.

✓ Find a new home

You want to move closer to your family and need help finding a new home.

✓ Manage the unexpected

Your car breaks down and you need to plan for the repairs – fast.

You receive unplanned bills such as infringement notices.



Getting support

To discuss how we can help you, call us on **1300 138 672** between Monday to Friday, 8:30am–5pm for a same-day response, or email us at FAsupport@statetrustees.com.au



Did you know?

You can request additional funds through Live Chat, available on our website at statetrustees.com.au

Alternatively, you can opt in to our SMS service for updates. Speak to your consultant to set this up for you.

Your community of support



There are other services you may access at different stages of your life and we have relationships with all of them.

For your financial and legal affairs

State Trustees (that's us)

Part of the Victorian Government.

We are chosen by the Victorian Civil and Administrative Tribunal (VCAT) to help you with your financial and legal matters.

The Victorian Civil and Administration Tribunal (VCAT)

Part of the Victorian Government.

Chooses people or companies, like State Trustees, to help you manage the important things in your life when you cannot do them yourself.

For additional support

The Office of the Public Advocate (OPA)

Part of the Victorian Government.

Also appointed by VCAT, OPA helps people with their personal and medical matters.

For more information about OPA, visit publicadvocate.vic.gov.au

National Disability Insurance Scheme (NDIS)

Part of the Australian Government.

Provides funding and support to people with disabilities.

If you're a participant, we will ask you to email a copy of your plan to FAsupport@statetrustees.com.au

If you need to find out more about this service, we have experts who can help.

Centrelink

Part of the Australian Government.

Provides people with money to live who are unable to earn an income from employment.

You can contact us on **1300 138 672** and we will talk to Centerlink on your behalf.

Other supports

- Private or Community support service providers.
- Pharmacists.
- Social Workers.
- General Practitioners (GPs).

You can contact them directly when you need their help.

If you receive their bills please get in touch with us and we will pay for them using your money.



“Jo felt very stressed until her mother got expert help from the Aged Care Team. There’s now a clear plan that puts her at ease.”

Important information

Your privacy

We will collect information about you so we can help manage your money, property, and any legal matters.

We are also allowed to ask other people, such as your support worker or family, or companies, such as the government or banks, for information about you that we need to do our job.

We are committed to protecting your information and keeping it safe.

Information about how we collect, hold, use and share your personal information is available on our website at statetrustees.com.au/privacy

Keeping your information secure

Your financial safety is important to us. We use advanced security and constant monitoring to protect your data and transactions from cyber threats.

When you contact us – whether by phone, email, or online – your information is encrypted and securely protected. Learn more at statetrustees.com.au/cybersafety

Paying for our services

The Government pays some of the cost to provide our services to you.

You also pay for some of the cost of these services and for any other services from your own money.

Please ask your consultant for a printed copy of our latest fees guide. It is also available at statetrustees.com.au/fees

Speak to your consultant or call us on **1300 138 672** if you have any questions.

Your feedback

We want to hear from you about how we are doing. This includes what you think we do well and what we could do better.

You can tell us how we are doing by calling our Client Feedback team on **(03) 9667 6200** or writing to us on our website at statetrustees.com.au/contact

To find out more about how we manage your feedback, visit statetrustees.com.au/complaints

You don't need to tell us your name to give feedback. This won't affect the service you receive.

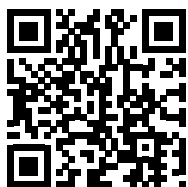
Notes

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Contact us



For a copy of this Guide in an **Easy Read** format or in another language, visit **statetrustees.com.au/welcome**

Talk to us

For anything urgent, call us first on **1300 138 672** Monday to Friday 8:30am–5pm.

Email us

You can email us at **FAsupport@statetrustees.com.au** to send documents or if you prefer to communicate by email. Please include your full name and client number in the subject line.

If you need a quick response, please call us first.

Send us your invoices

If you get a bill or fine in the mail, please email it to **clientinvoices@statetrustees.com.au** so we can arrange payment.

Write to us

GPO Box 1461, Melbourne, Vic 3001

Chat services

You can request additional funds through Live Chat on our homepage at **statetrustees.com.au**

Or ask your consultant to sign you up for SMS updates.

Using an interpreter

We welcome the use of interpreters during your appointments. For interpreter assistance, we recommend NAATI interpreters.

Visit **naati.com.au** for more assistance.

Visit us by appointment

If you would like to visit us in our Melbourne or Bendigo offices, call us first to make an appointment, so that we can have a consultant available to help you.