

Care2Plan

Carer's Planning Guide



If you provide ongoing care and support for a family member or friend with disability, chronic or life-limiting condition, mental ill health, alcohol or other drug dependence, or who needs extra help as they get older, then this booklet is for you.



An Australian Government Initiative



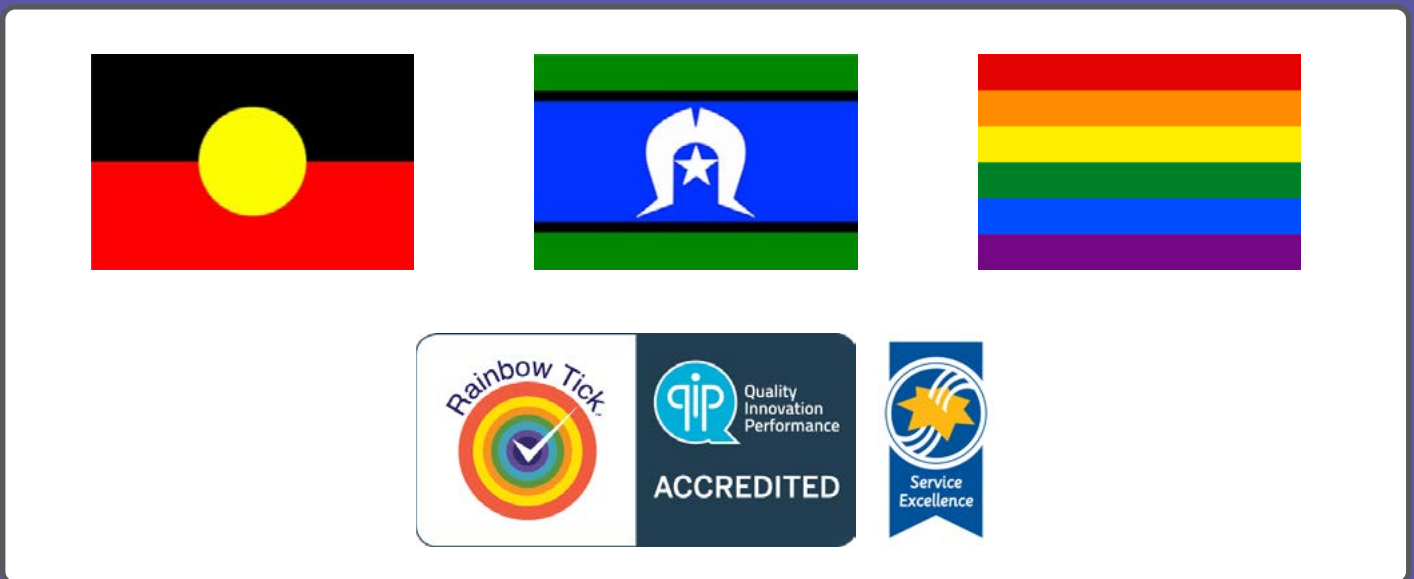
YOU'RE ALWAYS FIRST

PART OF THE CARERS TASMANIA GROUP

Acknowledgement

We acknowledge the traditional owners of the lands and waters upon which we work, live, and sustain ourselves. This land was never ceded, and we acknowledge that the Tasmanian Aboriginal people are its continuing custodians. We pay our respects to elders past and present.

We acknowledge, value and respect people of all cultures, sexualities, beliefs, abilities, genders, and ages, and support their rights of access, equity and participation. We understand that carers in Tasmania, whilst sharing the common theme of caring for a family member or friend, have diverse lived and living experiences, and fundamentally we believe that carers are the experts in their own lives.



Disclaimer

The information in this booklet is current at time of printing. It contains contact details for the most important services which are unlikely to change. If any service mentioned in this booklet is no longer available, please call Carer Gateway on **1800 422 737 (press 1 at the menu)** and we can put you in touch with the service you need.

Please note this booklet is specific to carers living in Tasmania. Services may differ in regional and remote areas. If there are any services mentioned in this booklet which are not available in your area, call Carer Gateway on **1800 422 737 (press 1 at the menu)**.

Whilst every effort has been made to ensure details in this booklet are correct, Care2Serve/ Carers Tasmania/Carer Gateway is not liable for any outcomes as a result of using this booklet. Please seek medical advice if you have any concerns regarding your own health or the health of the person you care for. This booklet is not designed to replace medical, legal or financial advice, nor to replace any formal processes.

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Introduction

**Being a carer
can be hard...**

...but you are not alone.



This booklet has been designed to help you work through some of the financial, legal and emergency planning challenges of being a carer. It is intended to be practical, with places for you to write down thoughts and important information. Carer Gateway coaches can also help you work out your goals and support you to figure out the next steps.

**If you would like support while using
this workbook,
contact Carer Gateway on**

**1800 422 737 (press 1 at the menu)
Monday-Friday 8am-5pm**

Anyone, at any time, can become a carer

The Australian and Tasmanian Governments have slightly different carer definitions. As this handbook relates to carers who are eligible to register and receive support from Carer Gateway, the Commonwealth definition applies.

A carer is someone who provides unpaid care and support to a family member or friend with:

- disability
- mental ill health
- chronic or life-limiting condition
- alcohol or other drug dependence
- is frail or aged

In addition to the above, the Tasmanian state legislation also recognises informal kinship carers who care for a child under the age of 18 if the parents are unable to do so.

If you are an informal kinship carer, you may be eligible to access some support from Care2Serve. Please give us a call on **1800 422 737 (and press 1 at the menu)** to find out what you may be eligible for.

Every caring role, and how carers come to be in it is different. But most of us will care for someone at some point in our lives.



Caring roles may be:

- **Episodic**, such as caring for someone with mental ill health or degenerative conditions, such as dementia
- **Lifelong**, such as being a parent of a child with disability or caring for someone with chronic illness
- **Short-term**, such as caring for someone with an injury or illness
- **A combination** of episodic and short-term, as conditions change over time.

Caring roles include a various range of activities, such as:

- preparing meals, doing housework or gardening so that the person you care for is comfortable and safe in their home
- taking the person to appointments, filling prescriptions, or shopping
- help with getting in and out of bed, showering, getting dressed and monitoring medications
- help with budgeting, managing their finances and paying bills
- spending time with the person you care for or helping them participate in social activities.



Caring roles can often be demanding.

The National Carer Survey

The National Carer Survey is a biennial survey organised by Carers NSW with funding from the NSW Department of Communities and Justice and with the support of the state and territory Carer Associations. The survey provides high-level national findings regarding caring relationships, carers' experiences accessing services, carer health and wellbeing, and carer employment.

The 2020 National Carer Survey found:

Most respondents cared for more than 40 hours per week, and more than half had been caring for over 20 years.



Many carers reported experiencing high psychological distress and one-third noted that they never get time for themselves.

Approximately 25% noted that they had to spend more money than they had in the year before the survey.



Many carers are so busy with their caring roles that they don't have time to plan for the future or address current challenges - they simply live day to day.



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**Using this
booklet**

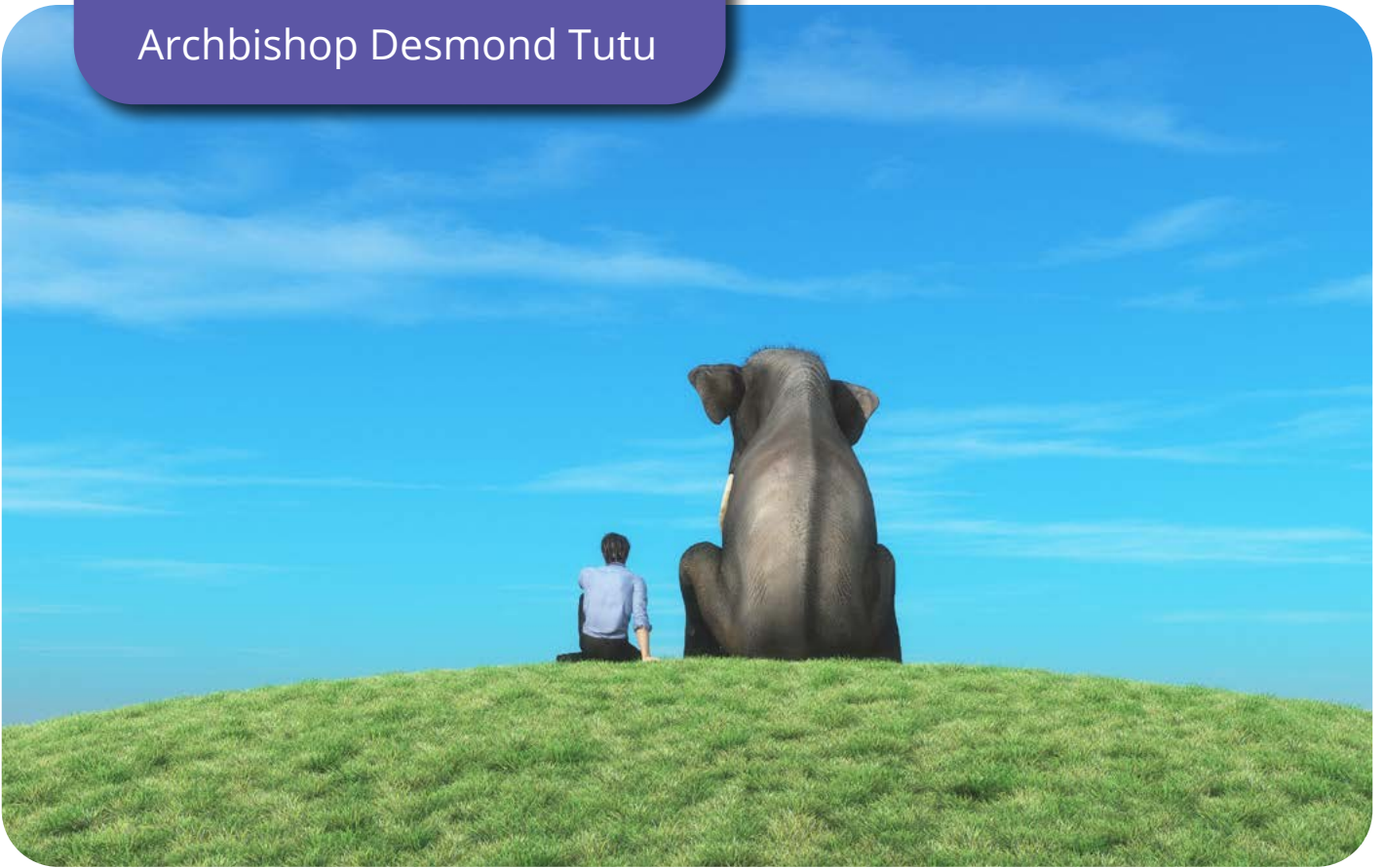
Being a carer means juggling a lot of different responsibilities.

At times it can feel overwhelming. You can use this booklet at your own pace or you can work through it with a Carer Gateway carer coach.

If you would like support, please call **1800 422 737 (and select 1 at the menu)**.

**“There is only one way
to eat an elephant:
a bite at a time.”**

Archbishop Desmond Tutu



Being solutions focused

Life's challenges can seem overwhelming and daunting but often can be dealt with by taking on just one thing at a time. This means focusing on solutions, not the problem.

This booklet uses a **solutions focus** to help you work through planning for the future.

This means:

- **Taking action:** Coming up with a practical plan and writing down the steps can help you turn a thought into an action.
- **Accepting a situation:** This can improve the way you think and feel about the situation.
- **Reframing:** A different way of looking at things can help improve your mindset.



Reframing

Reframing is all about looking at things in a different way, whether that's focusing on the positives or adjusting your expectations to something more realistic. Reframing can help you find new solutions or simply to appreciate that there are other perspectives you can take on the situation.

| Examples of challenges | Examples of reframing |
|------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I really can't see a way to have time for myself. Every minute of my day is taken up caring for my partner. | Self care is as important as any other task in the day. I might not be able to change everything, but I have the power to start with a small change that will help me feel better. |
| I have less and less time to spend with my friends. I feel so alone now. | What other ways could I connect with my friends that won't impact on my caring role? Can I arrange a Zoom meetup or a phone call? Could I join one of Care2Serve's support groups and find others in the same situation as me? |
| I have such a big load on my shoulders. No one else in my family can take it all on if something happens to me! | People in my family might be looking for ways to help and be waiting for me to ask. Allowing them to share some of the tasks would give them opportunities to support me, which they might welcome. I will set aside some time to write down everything so that at least my family have something to refer to if I am not here (refer to section 7 'Emergency Care Plan' on page 69). |

Now it's your turn!

| Challenge | Reframe |
|-----------|---------|
| | |
| | |
| | |

Some useful reframing tips

- Focus on what you *can* do and less on what may be out of your control.
- Every situation can be seen in many different ways.
- When we are fixed on one way of seeing things, we can get stuck. Moving towards acceptance of a situation can make you feel better.
- See problems as challenges with solutions that just haven't been found yet.

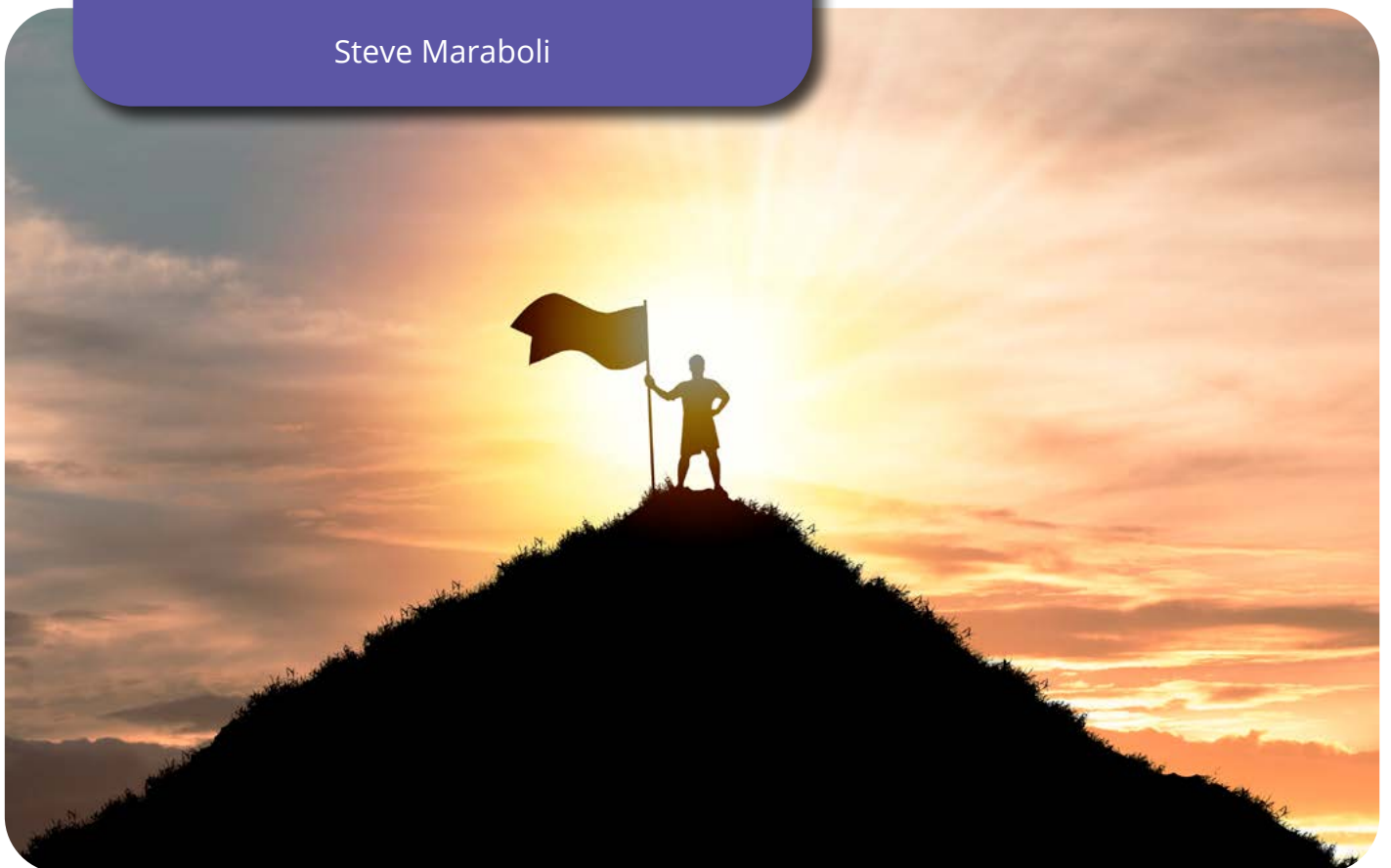
It all starts with a plan

Once you are using a solutions focus, the next step is to develop and implement a plan. Your plans could be centred around small actions you want to take or could be for a bigger change. No matter the size of the plan, the approach is similar.

If you're feeling overwhelmed and don't know where to start, **SMART goals** are an easy, straightforward way to take control of what you want to change.

**"If you have a goal, write it down.
If you do not write it down, you do not have a
goal – you have a wish."**

Steve Maraboli



What makes a goal SMART?

Using the SMART approach helps you come up with goals that are clear and achievable.

Specific

What do you really want to achieve? What would it look and feel like in detail?

Be as specific and clear as you can about what you want to achieve. For example, you might be having difficulty paying the electricity bill. Instead of writing 'I don't have enough money to pay the new bill' try 'the bill is \$550 but I can only pay \$400 towards it. I will need a way to pay off the rest.' Once you're clear on the challenge, your goal might then be to 'pay off the remaining \$150 within three months, before the next bill is due.'

Measurable

How would you measure your goal? How will you be able to tell when you have achieved it?

You might measure your goal by writing down the steps you will take with your payments. For example, you will pay \$50 per month for two months and then \$15 per week for the final month.

Attainable

How will you reach your goal? What will you need to achieve your goal (time, knowledge, finances, skills, help from others)?

Make a list of what you need to attain your goal. What information do you need? Who might you ask for help? In the electricity bill example, you may need information on how to ask and apply for a payment plan.

Realistic

Is your goal realistic? Can it be achieved in the timeframe you have set and with the skills and resources you have?

How realistic is your goal, taking into account your other constraints? In the electricity bill example, perhaps you can move money from another part of your family budget to pay the electricity bill sooner, but would that mean having less money for other bills or groceries? Is three months enough time to pay it off?

Timely

Set the date and time you will start and finish your goal

Having a deadline for achieving your goal is very motivating and helps you move forward. In the electricity bill example, when will you make your first payment in your plan? What are the dates for the remaining payments? What date will you finish?

**Your
Goal**

Your SMART goal may end up something like this:

I will pay the electricity bill with an upfront payment of \$400 and three monthly instalments of \$50 on the second Tuesday of each month starting 10 October until 12 December.



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**Carer
Gateway**

Carer Gateway is an Australian Government program providing free support and services to unpaid carers. It is a national carer hub and a single access point for information.

Anyone providing unpaid practical and emotional support to someone with disability, chronic or life-limiting illness, mental ill health, who is frail aged or has alcohol or other drug dependence is eligible for support through Carer Gateway.

Carer Gateway provides a range of services to support carers in their caring roles, including in-person across Tasmania, via phone or online.

Care2Serve, the service arm of Carers Tasmania group, is the state provider of the national Carer Gateway support services. We put carers first, connecting them to personalised practical advice and support. This can include counselling, funding for practical support or respite to have some time away from your caring role.



Support services available in Tasmania

Care2Serve is the service arm of Carers Tasmania and the Tasmanian provider of Carer Gateway support services. Care2Serve and Carers Tasmania have offices in Moonah, Burnie and Launceston.

If you need support or advice, you can call our dedicated team on **1800 422 737 (press 1 at the menu)** to talk about your situation. Perhaps you are caring for an elderly parent or grandparent, a spouse, sibling, neighbour, child or friend, or a combination. You may also have your own health needs to consider. Whatever your circumstances, we are here for you!

What we offer

Counselling

Talking confidentially with a professional about the emotional aspects of your caring role can be very helpful. Our counsellors are here to listen.

Connection with other carers

We can help you connect with other carers, whether it's a simple catch-up and chat with someone local, or through events such as retreats.

Emergency respite

If you suddenly become unwell or injured and can't provide the care you usually do, contact our team to discuss what help might be available. Emergency support is available 24/7.

Tailored support packages

Tailored support packages are designed to provide you with services and supports specific to your caring role. This may include services such as planned respite, assistance with cleaning or cooking, or perhaps a piece of equipment to support you to access education/employment.

Residential respite booking support

We help to coordinate your booking for respite in a residential aged care facility in Tasmania. If you or the person you are for is over 65 (over 50 for Aboriginal and Torres Strait Islander) and is eligible, we can help.

Carer support planning

We get to know you and understand your individual needs or challenges. We work together with you to put a plan in place for any supports you may need.

Individual coaching

We offer working one-on-one with a carer coach to reflect on your experiences and goals, work through challenges and make the changes that you want.

Information, advice and referrals

Support to understand the services available and help to connect to those you're eligible for.

Online support

Some carers prefer to access digital supports online.

We offer a range of online support services.

Connection with other carers

Carers can meet and discuss shared topics on a moderated community forum.

Counselling

Telephone counselling is available from Monday to Friday, 8am-5pm, through the national counselling service.

Individual coaching

Self-paced modules that cover different topic areas for carers.

Carer skills courses

Short training courses designed to help improve your health and wellbeing are available on the Carer Gateway website.

They cover the following:

- dealing with stress
- effective communication
- recharge and reconnect
- legal issues
- social connections
- sleep

Getting started

When you first access Carer Gateway services, our first priority is to check in on your wellbeing as a carer. This is your opportunity to discuss supports that can most help you in your caring role.

To start your thinking about what would be most helpful for you, check out the section **Caring for your own wellbeing** (page 26) then call **1800 422 737 (and press 1 at the menu)** to speak to our team.

Contact Carer Gateway

1800 422 737 (press 1 at the menu)
Monday-Friday 8am-5pm

carergateway.gov.au





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**Caring for
your own
wellbeing**

What is stress?

Stress is the normal response of the body and brain when demands are placed on it. These demands can be physical, mental or emotional.

| | |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Physical demands | <ul style="list-style-type: none">• No breaks or limited time to rest• Lifting• Extra cleaning |
| Mental demands | <ul style="list-style-type: none">• Remembering lots of different things• Having to make difficult decisions |
| Emotional demands | <ul style="list-style-type: none">• Feeling unmotivated• Feeling angry or sad• Feeling guilty |

Stress is caused by the many demands made on our time and energy, and sometimes by the expectations we have of ourselves.

Everyone has experienced stress at some point and there are many different triggers for different people. We also know that not all forms of stress are negative – sometimes they can alert you to potential dangers or motivate you to reach a goal or see something through.

But constant stress over a prolonged period of time can leave you feeling drained, overwhelmed and even quite unwell.



Are you stressed?

Feeling stressed can make it hard to cope with the demands of caring. You might find yourself becoming more and more exhausted, and feelings of tension or irritability can put a strain on relationships. This can make you feel you are losing control over your life and the situation.

Have you noticed any of the following signs of stress in yourself lately?

| In your body... | In your mood... | In your behaviour... |
|--------------------------------------|-----------------------------|-------------------------------------|
| Headache | Anxiety | Overeating or undereating |
| Muscle tension or pain | Restlessness | Drinking more than you used to |
| Fatigue | Lack of motivation or focus | Using drugs |
| Chest pain | Irritability or tension | Tobacco or other stimulant use |
| Change in sex drive | Sadness or depression | Angry outbursts |
| Stomach upsets | | Social withdrawal |
| Difficulty falling or staying asleep | | Forgetting or not completing things |
| Depressed immune system | | |

Compassion fatigue

Caring for another person is rewarding but it also can be tiring and have a range of emotional and physical impacts. When stress from the caring role becomes overwhelming, it is often called compassion fatigue or burnout.

The level of ongoing stress depends on the particular circumstances of your caring role, as well as your mindset. That is not to say you have to be upbeat and positive all the time. Bad days happen. It's just good to notice if a bad day has turned into a string of them, as that is often how chronic stress can creep in.

Potential causes of compassion fatigue

- **Role confusion** – It can be difficult to establish and separate your role as a carer from being the person's spouse, child or friend.
- **Lack of control** – Due to having to manage and organise everything for the person requiring care, some carers can become overwhelmed and frustrated by the responsibility and their lack of money, resources and skills to effectively manage the needs of their loved one.
- **Unrealistic expectations** – Sometimes carers expect their caring role will have a transformative effect not only on them but on the person they care for. This is not always the case and can be especially disappointing if the person suffers from dementia, mental ill health or a degenerative disease. It is important to remember that you cannot be responsible for anyone else's happiness.
- **Unreasonable demands** – If you believe that providing care for your loved one is exclusively your responsibility, this will place heavy demands on your time and leave you with little for yourself.
- **Not recognising illness** – Carers don't always recognise (or don't want to admit) that they may be suffering from fatigue. But if left untreated, this can lead to you becoming really ill and being unable to provide care for your loved one. This mostly happens because many carers feel guilty for spending time on themselves and end up neglecting their own physical, emotional and spiritual health.

How has compassion fatigue shown up in your life?

| In your body... | In your mood... | In your behaviour... |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Difficulty sleeping or staying awake</p> <p>Loss or increase of appetite</p> <p>Feeling exhausted</p> <p>Frequently falling ill with every virus or bug that goes around</p> <p>Craving and eating sugary foods</p> | <p>Loss of interest in things or activities you previously enjoyed</p> <p>Feeling irritable</p> <p>Having thoughts of self-harm</p> <p>Feeling low or down</p> <p>Feeling exhausted</p> | <p>Withdrawal from family and loved ones</p> <p>Flying off the handle quickly</p> <p>Causing harm to the person you care for</p> <p>Not keeping up with paperwork, medical or legal requirements</p> <p>Disregarding your own needs</p> |



Dealing with difficult feelings

Caring can involve a whole range of complex emotions and feelings. Some people feel resentful about how their life has changed and then guilty for feeling that way. Your relationship with your loved one might feel very different to how it was before. You may miss your own sense of independence and wish you had more time for yourself. The person you are caring for may not always seem to appreciate what you are doing for them.

Feelings of resentment do not make you a bad person or a bad carer. These feelings are natural and are very common among carers. That said, they can be very hard to deal with. Here are some suggestions on how to cope.

- **Embrace small moments of self care** – While it may be difficult to find large chunks of time for self care, it is essential to incorporate small moments throughout the day. It could be as simple as taking a few minutes to practise deep breathing exercises or stretching, listening to your favourite music, or indulging in a few pages of a book. Just a few minutes can make a big difference to your wellbeing.
- **Seek online support** – If you have a limited support network, you can connect with other carers through Carer Gateway's online forum. This is a safe, anonymous space to connect with others where you can share experiences, exchange advice, and seek emotional support from others who understand your challenges.



- **Respite** – Everyone deserves a break. Take advantage of respite care options that are available to you and try not to let guilt get in the way. It doesn't have to be overnight; you can seek respite support that can provide temporary relief for a few hours. For example, through Carer Gateway's tailored support, you can get a cleaner to come to the house or you can ask for help with cooking which takes something off your to-do list and enables you to take a break. Respite can also be social support for the person you care for - for example, someone coming to sit and chat with them so you can leave the house without worry.
- **Be kind to yourself** – Acknowledge that you are doing your best in a demanding role. Practice self-compassion by speaking kindly to yourself and recognise that it is normal to feel overwhelmed, angry and resentful sometimes. Instead of being hard on yourself, give yourself credit for how well you're doing and the positive impact you have in the life of the person you care for.
- **Seek help** – It is important to seek support if you are struggling. Carer Gateway offers free counselling services specifically designed for carers, allowing you to speak with professional counsellors about your emotions and concerns about your caring responsibilities. If counselling doesn't suit your needs, Carer Gateway also offers a coaching service that allows you to work individually with a carer coach to reflect on your current situation and make positive changes.

**You are not alone.
You are doing a great job.**

**If you need help, call Carer Gateway
on 1800 422 737 (press 1 at the menu)
Monday-Friday 8am-5pm
or visit [carergateway.gov.au](https://www.carergateway.gov.au)**

Self care strategies

EXERCISE –

any physical activity ranging from informal to structured sport and fitness.

RELAXATION – activities that involve stretching, breathing and/or yoga-based techniques.

HOBBIES - make time for personal interests, volunteering, art, computers, drama/acting, poetry, reading and games.

SOCIALISE WITH OTHER PEOPLE - one-on-one or in a group, from a casual conversation to and in-depth discussion. Our brain is wired to connect with others.

COUNSELLING – a variety of talk-based counselling styles that aim to facilitate increased understanding about sources of stress/distress, their effects, and ways to improve coping.

MEDITATION – techniques and practices that aim to help with emotional, thought and/or spiritual well-being.

SPIRITUAL GUIDANCE – seeking guidance or advice from a person or organisation that shares your personal spiritual beliefs.

TALKING WITH MEDICAL PROFESSIONALS (GP, naturopath or other) about medical, nutritional and complementary medicines that may assist with managing the physiological effects of stress.

PERSONAL/ PROFESSIONAL SKILL DEVELOPMENT – learning/improving skills such as time management, social skills or decision making.

SELF-EDUCATION – gaining a better understanding of the sources of your stress.

CONFLICT RESOLUTION – skill development and/or services to help in better managing conflict.

Stress management self-help

Fill in this table with a list of the self care strategies that appeal to you, when you might be able to do them and what you need to make it happen.

| Self care strategy | When I can do this? | What do I need to do this? |
|--------------------|---------------------|----------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |

Gratitude journalling

Mindfulness is a word you may have heard quite a bit these days, but for good reason – it's all about being more aware of your feelings here and now. Sometimes taking notice of details in the present can help to reduce your stress. For example, asking yourself "what does my breathing feel like now?" or "what sounds can I hear around me?" can be a useful way to feel centred when you are feeling overwhelmed.

Journalling is also a great way to practise mindfulness. Research shows that expressing gratitude (being thankful for people and situations) can improve your physical and mental health. Keeping a gratitude journal can be a huge boost for your wellbeing.

Taking the time to notice and name what you are grateful for in your life, whatever challenges you might currently be facing, is a great way to regulate your emotions and thoughts. Studies have shown that grateful people experience more positive emotions, feel better about themselves, are less depressed and are more satisfied with life in general.

How to keep a gratitude journal

- **Write it down.** Don't just make a list in your head. Write about the people and things you are grateful for in your life. Reread the list when you are feeling overwhelmed or stressed. It can really help.
- **Be specific.** The more specific you are the better. Go into detail. For example, rather than "I am grateful for my family", you could write "I am grateful that my children are healthy and doing well in school, and that I have a loving relationship with someone who truly cares for me".
- **Savour surprises.** Recording events that were unexpected or surprising (like an unexpected act of kindness from a stranger) tend to elicit stronger feelings of gratitude.
- **Set your intention.** Your motivation to be happier plays an important part in your gratitude practice. Like many things in life, the more you put into it, the more you will get out of it!
- **Be consistent.** Once you have set your intention to regularly record things you are grateful for, honour your intention by sticking to it. Set aside 15 minutes at a specific time of the day to complete your journal.
- **Don't make it yet another thing on your to-do list.** It's fine if you only journal occasionally (1-3 times per week) rather than daily. Though once you start noticing the shift in your mindset, you might find yourself wanting to do it every day! And don't worry about being perfect, there's no wrong way to keep a journal. Doing it, and getting something out of it, is what matters.

If you're feeling overwhelmed and don't know where to start, here are some prompts to help you.

1. What was the best thing that happened today?
2. Who do you want to say 'thank you' to?
3. Who is someone that helps you?
4. Who is your best friend and why?
5. What is the best thing that ever happened to you?
6. What is your favourite thing to do at home?
7. Name someone that you feel grateful for.
8. What do you like to do with your family and why?
9. What is something that makes you happy?
10. Think of an item you use every day and write it a thank you note.
11. How was today better than yesterday?



My Daily Gratitude Journal

Date

5

Things I'm grateful for:

1. _____
2. _____
3. _____
4. _____
5. _____

4

Things I noticed that made me smile today:

1. _____
2. _____
3. _____
4. _____

**Your journal can be any way you want it to be.
You can draw and doodle, use bullet points,
long sentences or just key words.**

Whatever works for you.

3

People I'm grateful for:

1. _____

2. _____

3. _____

2

Things I have enjoyed recently:

1. _____

2. _____

1

Amazing thing that happened this week:

The internet has many fantastic examples of how you can approach your journal. Type “gratitude journal” into Google or Pinterest and you will find many inspiring ideas! Perhaps you can join a few ideas together to create a journal that is uniquely you.

Set some goals

Take a few minutes to jot down some clear goals that are achievable and will help you reduce stress and increase your wellbeing. They could be simple goals, such as taking time out for a walk around the block each day, or could be longer-term, such as achieving a particular level of fitness.

Remember to make your goals specific and achievable. For example: “Today is 25 May. I want to lose 10kg and participate in the community 5km fun run on 25 November.”

| Goal or action | Expected completion date | Actual completion date |
|----------------|--------------------------|------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |

**Call
1800 422 737
(and press 1 at the menu)
Monday-Friday 8am-5pm**

**to ask about working with a coach
to support you with your goals.**





Australia

JOHN FLYNN

JOHN FLYNN

DAVID UNAIPON

David Unaipon
A man of great vision
who saw the possibilities
of the native art of
weaving and who
brought it to the world's
attention.

TEN DOLLARS

FIFTY

50 50

TEN DOLLARS

ONE HUNDRED DOLLARS

THE AUSTRALIAN
RESERVE BANK
THIS AUSTRALIAN
NOTE IS LEGAL
TENDER

GOVERNOR OF AUSTRALIA
RESERVE BANK OF AUSTRALIA
SECRETARY TO THE
TREASURY
THIS AUSTRALIAN
NOTE IS LEGAL
TENDER
M.B.L.
Helen R. Brown

5

Budgeting and finances

Caring for someone else can impact your personal finances. Some carers have to change their work arrangements, whilst others access Centrelink payments to support them in their caring roles. Carers often notice that the costs of caring for someone, such as running errands, taking them to appointments, purchasing equipment or medications can be a source of financial strain.

This section provides practical templates and information to help you with budgeting and managing finances.

Budget

Income and expenses will be different for everyone but having a monthly budget is a good place to start to understand where your money actually goes. You will be able to see how much income you need to meet your expenses, and also where you could trim costs.



Monthly budget

| ESTIMATED MONTHLY INCOME | |
|------------------------------|----------------|
| Income 1 (after tax) | |
| Income 2 (after tax) | |
| Extra income | |
| TOTAL MONTHLY INCOME | |
| | |
| HOUSING | ESTIMATED COST |
| Mortgage or rent | |
| Second mortgage or rent | |
| Phone/Internet | |
| Electricity | |
| Gas | |
| Water and sewer | |
| Rates | |
| Waste removal | |
| Maintenance or repairs | |
| Supplies | |
| Other | |
| SUBTOTAL | |
| | |
| TRANSPORTATION | ESTIMATED COST |
| Vehicle 1 payment | |
| Vehicle 2 payment | |
| Bus/taxi/Uber | |
| Insurance | |
| Registration | |
| Petrol | |
| Maintenance | |
| Other | |
| SUBTOTAL | |
| | |
| FOOD | ESTIMATED COST |
| Groceries | |
| Dining out | |
| Other | |
| SUBTOTAL | |
| | |
| FAMILY | ESTIMATED COST |
| Medical | |
| Clothing | |
| School fees/supplies | |
| Professional fees/membership | |
| Lunch money | |
| Childcare | |
| Pets | |
| Toys/games | |
| Other | |
| SUBTOTAL | |

| ENTERTAINMENT | ESTIMATED COST |
|----------------------------------|----------------|
| Streaming services (Netflix etc) | |
| Cinema | |
| Concerts | |
| Sporting events | |
| Live theatre | |
| Other | |
| SUBTOTAL | |
| | |
| LOANS | ESTIMATED COST |
| Personal | |
| Car | |
| Credit cards | |
| SUBTOTAL | |
| | |
| SAVINGS OR INVESTMENTS | ESTIMATED COST |
| Superannuation | |
| Investments | |
| Other | |
| SUBTOTAL | |
| | |
| OTHER | ESTIMATED COST |
| Legal costs | |
| Gifts and donations | |
| SUBTOTAL | |
| | |
| PERSONAL CARE | ESTIMATED COST |
| Other health | |
| Hair/nails | |
| Clothing | |
| Dry cleaning | |
| Gym | |
| Organisational fees | |
| Other | |
| SUBTOTAL | |
| | |
| INSURANCE | ESTIMATED COST |
| Home | |
| Health | |
| Life | |
| Other | |
| SUBTOTAL | |
| | |
| CARING COSTS | ESTIMATED COST |
| Medical visits or appointments | |
| Travel expenses | |
| Food etc | |
| SUBTOTAL | |
| | |
| TOTAL COSTS | |
| TOTAL INCOME | |
| BALANCE | |

Financial stress

Now that you have completed your monthly budget, how does it look? Do you have more income than expenses? Or are you struggling to cover your expenses?

When someone doesn't have enough money to cover their monthly expenses, it is called financial stress. Sometimes this can be due to an unexpected event or it can be from something more ongoing.

If you have more expenses than income, write down the areas you've identified in the budget that might be the cause of this financial stress. Once you know what the problem is, it is easier to get help to manage it.

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Accessing support

It can be valuable to think through the support options that might be available to help with your finances. This may include people known to you or organisations that can offer support. It could also include options for legal and emotional support. Write down your support options below.

Informal networks (such as family and friends that may be able to help with small loans, gifts or advocacy)

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What other types of support would be helpful? This may include emotional support (such as talking with a counsellor), legal support, or financial management support.

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Resources

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| <p>The Australian Government Money Smart website</p> <p>moneysmart.gov.au</p> | <p>The Australian Government Money Smart website (moneysmart.gov.au) is a great place to find out about managing money, setting up a budget and knowing who to turn to if things get tough.</p> <p>For many people, creating a budget is a useful way to manage their money and to be more aware of their spending.</p> <p>The website has a good online tool to help you get started. There are also great apps for your smartphone and tablet that can be downloaded for free from the app stores.</p> |
| <p>Free financial counselling from Anglicare and the Salvation Army</p> <p>Anglicare</p> <p>anglicare-tas.org.au/financial-counselling/</p> <p>Salvation Army</p> <p>Moneycare 1800 722 363</p> <p>salvationarmy.org.au/need-help/financial-assistance/</p> | <p>In Tasmania, Anglicare and the Salvation Army offer free financial counselling services.</p> |
| <p>Financial hardship support programs</p> | <p>Most government departments and utility companies such as Aurora, the Australian Tax Office, TasGas and TasWater have assistance programs and payment options to help customers experiencing financial difficulties. Check their websites or give them a call to ask for more information.</p> <p>Likewise, many Australian banks/financial institutions now have support available for customers experiencing financial hardship. See your bank's website or call to ask for further information.</p> <p>For smaller debts (a store card at a department store, for example), you can contact their finance or accounts department to discuss extending your repayments.</p> |

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|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>National Debt Helpline</p> <p>1800 007 007</p> <p>ndh.org.au</p> | <p>The National Debt Helpline helps you to manage debt and complex financial situations. They offer a free and confidential financial counselling service.</p> |
| <p>Centrelink, NDIS and My Aged Care support</p> <p>servicesaustralia.gov.au/individuals/carers</p> <p>ndis.gov.au</p> <p>myagedcare.gov.au</p> | <p>Centrelink, NDIS and MyAgedCare provide financial/services support to you and/or care recipients. See their websites here to see if you are eligible.</p> <p>Centrelink have Financial Information Service Officers. They can help you to understand and plan your finances, super and complex financial decisions such as aged care. Call 1300 300 271 or go to servicesaustralia.gov.au/financial-information-service</p> <p>Centrelink also has financial hardship support available for all Australians whether you are currently receiving support from them or not. See this link for further information:</p> <p>servicesaustralia.gov.au/individuals/topics/severe-financial-hardship-provisions/28686</p> |
| <p>Debt management specialists</p> | <p>There are many fee-for-service businesses (for debts \$10,000 or more) in Australia who offer similar services to others mentioned here but they will charge a fee related to their services.</p> <p>Before you engage their support, make sure you understand how their services work and the fees you may incur.</p> |
| <p>No Interest Loans (NILs)</p> <p>nilstasmania.org.au</p> | <p>This is an organisation that provides no interest small loans for people on low incomes. Visit their website for further information.</p> |

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Dealing with debt collectors</p> | <p>Debt collectors are commercial services that businesses may use to recover outstanding debt from customers. If you are approached by a debt collector, contact a service like Anglicare (details on previous page) who can help you. Financial counselling services like Anglicare will help you with advice and advocacy when dealing with debt collectors.</p> |
| <p>Informal support</p> | <p>Informal support is when you can identify individuals or groups from your networks (family, friends, acquaintances, and social groups) that can help you with information, advice, support, or maybe even a small loan if you're experiencing financial strain.</p> <p>Never be afraid to ask for help!</p> |
| <p>Care2Serve may also be able to support you with information and packages to help you in your caring role. This could include support with respite care in a residential aged care facility or at home, a one-off practical support item or a carer directed package that can directly assist with an aspect of your caring role.</p> <p>Contact us by phone or visit care2serve.com.au/carer-gateway to learn more.</p> | |

Call
1800 422 737
 (and press 1 at the menu)
Monday-Friday 8am-5pm
to work one-on-one with
a carer coach to help you set goals
and take steps to achieve them.

Set some goals

Now you have information about budgets and finances, take a few minutes to jot down some goals for yourself.

Carer Gateway offers services where you can work one-on-one with a carer coach. They will help you think through options and help you set goals and take steps to achieve them. Call **1800 422 737 (and press 1 at the menu)** to talk to a Carer Support Officer.

| Goal or action | Expected completion date | Actual completion date |
|----------------|--------------------------|------------------------|
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6

**Planning for
the future**

Caring roles can change, sometimes unexpectedly. If you are not prepared, it can cause a lot of anxiety and stress.

Planning ahead can give you peace of mind and a greater sense of control, knowing that plans are in place if something unexpected happens to you or the person you care for.

This section will give you information and templates to help with such things as:

- Medical Goals of Care Plan (MGOc)
- Advance Care Directives (ACD)
- Guardianship/Enduring Guardianship
- Power of Attorney/Enduring Power of Attorney
- Emergency care planning
- Making a will
- Legal planning.

These have been summarised for you. As rules and laws can change from time to time, always double check you have the latest information when you are considering any of them.

If you use these tools, remember to:

- Get all official documents photocopied and/or scanned
- Keep a hard copy in a safe place at home and, for easy access, take photos of the documents/directive to keep on your phone
- Take a copy if you go away with the person you care for, if they have to go to hospital or somewhere else that may need this information if an emergency arises
- Share copies with family and/or friends that need to know or may back you up if something happens
- Give copies to emergency contacts
- Give copies to your GP or other health professionals that need the information.

An overview of future planning options

Medical Goals of Care Plan (MGOC)

WHAT IS IT?

An MGOC is a medical assessment of appropriate treatment or limitations of treatment (including Not For Resuscitation [NFR]) on admission to hospital and during a hospital stay, and for patients in community settings where limitation of treatment is requested or appropriate.

Medical Goals of Care should be assessed as either:

- A. Curative
- B. Restorative with specific limitations of treatment
- C. Palliative
- D. Comfort measures for dying patients.

| WHO WRITES IT? | WHEN IS IT USED? | WHY? |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical staff only. Should be discussed with patient (person concerned) or their representative, other staff as appropriate, and MGOC should be consistent with wishes expressed in an Advanced Care Directive (ACD). | It can be used at any time to communicate planned treatment limitations to others (such as ambulance, other doctors or care staff). May be initiated or altered by GP or outpatient specialist. | To ensure that people do not receive treatment which is unlikely to have any benefit, or which is considered burdensome by either the patient, their substitute decision maker or their treating team. |
| CAN IT BE CHANGED? | RESPONSIBILITY OF DOCTORS | ROLE OF PERSON |
| A MGOC should be reviewed when clinical conditions change, the patient wishes to make a change, or at next hospital admission. | To consider the clinical situation and make a recommendation to the patient, (or person responsible/enduring guardian) regarding treatment limitations (if any). | To discuss and understand the clinical assessment of likely outcomes of treatment and the goals of care with treating doctors if the patient lacks capacity. |
| RESPONSIBILITY OF RESIDENTIAL AGED CARE FACILITY | LEGALITY | WHO SHOULD HAVE ONE? |
| To discuss the MGOC plan with GP regarding future treatment decisions and plans for emergencies. For staff to have knowledge and understanding of MGOC for each resident. | All patients have the right to refuse treatment they consider burdensome. Doctors can legally refuse to provide treatment they consider to be futile. The MGOC form is barcoded for digital (public hospital) patient record. | All patients admitted to public hospitals. All patients for whom limitations of treatment apply in community settings. For electronic copies of the MGOC form go to: primaryhealthtas.com.au |

Sources: Tasmanian Department of Health, Tasmanian Public Trustee, Tasmania Legal Aid, Australian Government Carer Gateway

Advance Care Directive (ACD)

WHAT IS IT?

An ACD is an individual's (the 'person concerned') own written wishes regarding decisions about their health care and medical treatment if they are lacking capacity at some future time. The discussion about preferences and the direction regarding treatment and care decisions with person/s responsible and others is a vital component of this process. A written document is preferable as it provides clarity and accountability, but verbal reporting by person/s responsible regarding expressed wishes should be accepted.

| WHO WRITES IT? | WHEN IS IT USED? | WHY? |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>The person concerned completes the ACD form to express their own wishes. Person/s responsible may complete the form if the person concerned cannot write or complete it on their own. They must follow the directions and wishes of that person.</p> | <p>Only when the person concerned lacks the capacity to participate in decision making. An ACD should guide decision making by treating staff and the person responsible (or enduring guardian).</p> | <p>To ensure people receive care that is consistent with their expressed wishes. The person responsible can advocate on behalf of the person concerned if they lack capacity, to ensure that their wishes are respected, and to give or refuses consent where appropriate.</p> |
| VALIDITY | RESPONSIBILITY OF DOCTORS | ROLE OF PERSON RESPONSIBLE |
| <p>A signed and witnessed ACD is ongoing and enduring if the person concerned lacks capacity. However, any ACDs created after November 2022 may have an expiry date so this must be checked.</p> | <p>To consider the wishes expressed in ACD and to discuss with the person responsible what the outcomes of any proposed treatments might be and whether it accords with the ACD. Health practitioners must follow the binding directions of ACDs from November 2022 onwards.</p> | <p>To speak on behalf of the person concerned to ensure their expressed wishes are followed if they lack capacity to participate in decisions about their care.</p> |
| RESPONSIBILITY OF RESIDENTIAL AGED CARE FACILITY | LEGALITY | WHO SHOULD HAVE ONE? |
| <p>To understand the wishes expressed in the ACD regarding treatments, possible outcomes to be avoided and to ensure that the person responsible agrees regarding emergency decision making.</p> | <p>Recent legislation means that ACDs created after November 2022 are legislated under Tasmanian Law. Common law covers any previous ACD.</p> <p>ACDs can be lodged with TASCAT and can also be uploaded into My Health Record.</p> | <p>Everyone should have an ACD but it should definitely be in place for those: with a life limiting illness; with high conflict families; at risk of losing their decision-making ability; moving into an aged care facility; with chronic health problems; with no family.</p> <p>It is as important as a will.</p> |

Sources: Tasmanian Department of Health, Tasmanian Public Trustee, Tasmania Legal Aid, Australian Government Carer Gateway

An overview of future planning options

Enduring Guardianship

WHAT IS IT?

Enduring Guardianship is the appointment of a substitute decision maker who is empowered to give consent if the person concerned lacks capacity. The document may or may not include specific comments regarding treatment and care preferences. You can get more information and the Enduring Guardian forms from the TASCAT website or by calling 1800 657 500.

Service Tasmania can also help with forms and information about Enduring Guardianship applications. It is also where you would lodge the form. See page 83 for contact details.

| WHO WRITES IT? | WHEN IS IT USED? | WHY? |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Only the person concerned and only if they have capacity at the time of appointment.</p> <p>The person concerned will need two witnesses and the Enduring Guardian they appoint to sign the document.</p> | <p>Only when the person concerned lacks capacity to participate in decision making. An Enduring Guardian has the legal right to give or refuse consent to treatment.</p> <p>They also make decisions about who can visit, support services and living arrangements.</p> | <p>To ensure people receive care that is consistent with their expressed wishes. This will give the person concerned some certainty about who will make personal decisions if there is a loss of capacity.</p> |
| VALIDITY | RESPONSIBILITY OF DOCTORS | ROLE OF PERSON RESPONSIBLE |
| <p>Ongoing and enduring if the person concerned lacks capacity.</p> | <p>If the patient lacks capacity, to discuss with and advise the Enduring Guardian regarding care and treatment decisions.</p> | <p>To speak and act on behalf of the person concerned to ensure that their wishes are followed. An Enduring Guardian's decision overrides that of any other family/friends.</p> |
| RESPONSIBILITY OF RESIDENTIAL AGED CARE FACILITY | LEGALITY | WHO SHOULD HAVE ONE? |
| <p>To discuss with the Enduring Guardian what they understand to be the resident's wishes regarding treatment and care decisions.</p> | <p>Statutory law in Tasmania makes the Enduring Guardianship legal once it is signed by two people over the age of 18 not related to the person concerned, it has been registered (lodge with any Services Tasmania outlet) and the fee paid.</p> | <p>It is most appropriate for people with fractured families where there are conflicts of interest or where agreement about an appropriate decision maker, treatment and care is unlikely to be harmonious, especially in a crisis situation.</p> |

Sources: Tasmanian Department of Health, Tasmanian Public Trustee, Tasmania Legal Aid, Australian Government Carer Gateway

Enduring Power of Attorney and Power of Attorney

WHAT IS IT?

Enduring Power of Attorney (EPOA)/Power of Attorney (POA) is a legal document in which you appoint another person with the power to make property and financial decisions for you. They do not have the power to make medical or lifestyle decisions (that is Enduring Guardianship, see page 55). A POA ends if the person loses mental capacity, but an EPOA continues (endures) after the person can no longer manage their finances because of loss of mental capacity. A solicitor can advise on what would be best for your circumstances. We will refer to EPOA here as it is the most common in Tasmania.

| WHO WRITES IT? | WHEN IS IT USED? | WHY? |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>A solicitor usually prepares the EPOA. This could be done through Legal Aid, the Public Trustee or your own solicitor.</p> <p>It can only be made when the person concerned has the mental capacity to appoint an EPOA/POA.</p> | <p>If the person concerned is suddenly incapable of managing their financial affairs due to illness, injury or mental incapacity, the EPOA will begin acting to protect their financial interests. The person concerned might also simply no longer want the responsibility of managing their financial affairs, in which case the EPOA can come into effect straight away.</p> | <p>To help people manage and protect their financial and property interests.</p> |
| VALIDITY | RESPONSIBILITY OF DOCTORS | ROLE OF PERSON RESPONSIBLE |
| <p>An EPOA is only legally valid after being registered at the Land Titles Office (there is a fee to register it). You can state that the power starts at a future date (such as when a medical specialist confirms you can no longer manage your financial affairs). An EPOA is only valid during your lifetime.</p> | <p>To verify the mental capacity of the person concerned to enter into the EPOA, but only if this was in question or challenged.</p> | <p>The person appointed as an EPOA attorney deals only with the management of financial affairs, not lifestyle or medical decisions.</p> |
| RESPONSIBILITY OF RESIDENTIAL AGED CARE FACILITY | LEGALITY | WHO SHOULD HAVE ONE? |
| <p>To verify if someone has an EPOA for a resident and if so, to ensure that the person holding it is the decision maker for financial matters.</p> | <p>An EPOA (or POA) must be registered with the Land Titles Office before it comes into legal effect.</p> | <p>An EPOA is relevant for anyone wanting to plan ahead for a time when they may not have the capacity to make decisions but want to protect their financial interests.</p> |

Sources: Tasmanian Department of Health, Tasmanian Public Trustee, Tasmania Legal Aid, Australian Government Carer Gateway

Emergency care plan

WHAT IS IT?

An emergency care plan has all the information about the person you care for in one place, so you can get it quickly and easily, and share it with others who can assist if you are unavailable.

| WHO WRITES IT? | WHEN IS IT USED? | WHY? |
|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Carers can write their own emergency care plan. See Section 7: Emergency care plan on page 69. | An emergency care plan makes it easy for someone to take over from you in a hurry. The plan is also useful if someone else will be providing care for a while, or if you need to talk with someone, such as a health care professional, about the care your loved one requires. | To help other family members, support staff or friends understand all aspects of your caring role so they can step in and assist in an emergency. |
| VALIDITY | RESPONSIBILITY OF DOCTORS | ROLE OF PERSON RESPONSIBLE |
| No registration is required. This is a personal plan that brings all your details into one place. | Other than providing the details of the GP used by the person you care for, doctors play no role in completing an Emergency Care Plan. | To ensure all related caring information is in one document for others to pick up and run with if something happens to you. |
| RESPONSIBILITY OF RESIDENTIAL AGED CARE FACILITY | LEGALITY | WHO SHOULD HAVE ONE? |
| No specific role to play. | No legal certification or registration is required. | All carers should have a plan in place for any potential future emergencies. |

Sources: Tasmanian Department of Health, Tasmanian Public Trustee, Tasmania Legal Aid, Australian Government Carer Gateway

ADVANCE CARE DIRECTIVE (TASMANIA)

Making an Advance Care Directive (ACD) allows you to set out, or guide, what health care and treatment you wish to receive in the future if you lose the ability to make and communicate such preferences and decisions yourself.

You can include in your ACD:

1. Information about your values or preferences, which can guide a person making a decision about your health care; and
2. Specific treatments you refuse and in what circumstances.

To make an ACD you must have the ability to make decisions about your future health care and understand the consequences of making the ACD.

It is recommended that you discuss your future health concerns and treatments with your doctor or a health professional and discuss your wishes with significant people in your life such as your family, your enduring guardian and anyone else who is close to you.

Please also read the accompanying ACD Information Sheet before completing this form.

This form is compliant with the provisions of the *Guardianship and Administration Act 1995* (the Act). The Act provides for penalties for those who by dishonesty, or undue influence, induce another person to give an ACD or include a provision in an ACD that you do not want.

This is the ACD for YOU - the person making the directive

Print Name _____ Date of Birth ____/____/____

Address _____

Section 1. My Values, and Preferences

The values, and preferences you express here can guide a person making a decision about your health care. For example, you can include information about the following:

- What is important to me for my health care
- What gives me quality of life and makes my life worth living
- What is important to me if I am nearing death, including my preferred places of care and place to die
- What health outcomes I regard as acceptable
- Any reasons for refusing certain treatment (for example, cultural or religious beliefs)

ADVANCE CARE DIRECTIVE (TASMANIA)

Section 2. Medical Treatment I Refuse

List the medical treatment you refuse and under what specific circumstances. It is important that you are clear as these directions may be binding on health professionals and can be used in the future if you are unable to make and communicate your own decisions.

Medical Treatment I Refuse

Under what circumstances

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If there is not enough room to write all your requests and wishes, please attach further pages as necessary. All additional pages need to be signed, dated and witnessed.

Your Signature – you must sign and date the form in the presence of all witnesses

I _____ (full name of person giving this ACD)

do hereby give this ACD of my own free will.

Signature _____ Date ___ / ___ / ___

If you are unable to complete or sign this form yourself you may ask someone else to fill in the form on your behalf. However the contents must be fully directed by **you** and the form must be completed in **your** presence. If you have asked someone to complete the form on your behalf they must fill in the box below.

I _____ (full name of person completing this form)

completed this form at the request of _____ (full name of person giving this ACD) and hereby attest that the contents are those I have been asked to include.

Relationship to you: _____

Signature _____ Date ___ / ___ / ___

ADVANCE CARE DIRECTIVE (TASMANIA)

Witnessing Requirements

Your ACD must be witnessed by two persons in the presence of each other and the person giving the ACD. If a written ACD is given by a child or young person one of the two witnesses must be a registered health practitioner. Witnesses must:

- Be over 18
- Not be a close relative
- Not be your carer (whether those services are provided in a paid or voluntary capacity)
- Not be the person who has assisted you to complete this form or signed the ACD on your behalf
- Not be a person who as a result of their position in a hospital, hospice, nursing home or other facility where you reside has a direct or indirect ability to control or influence your care and management at that facility,
- Not be your guardian under the *Guardianship and Administration Act 1995*
- Not be beneficiaries in your will or have a known monetary interest in your estate

Witnessing Statements

As a witness to this ACD I certify that:

- I am satisfied as to the identity of the person giving the ACD; and
- the person giving the ACD appears to understand that the ACD is about their future health care; and
- the person giving the ACD appears to understand the nature and effect of each statement contained in the ACD; and
- the person giving the ACD appears to have signed the form freely and voluntarily in my presence; and
- the provisions contained in the ACD in my opinion reflect the directions, preferences and values of the person making the ACD

Print Name _____

Print Name _____

Tick if registered health practitioner

Tick if registered health practitioner

Signature _____

Signature _____

Address _____

Address _____

Date ___/___/___

Date ___/___/___

Interpreter/Translator Statement – A person who assists with interpretation or translation must be qualified and meet the witnessing requirements outlined above.

If an interpreter/translator is used when this document is completed or witnessed, they must certify as follows:

Print name of interpreter/translator _____

I assisted with the interpretation/translation of this document from _____ a language I am qualified to translate.

Signature _____

Date ___/___/___

NAATI Number (If applicable)¹ _____

¹ Abbreviation Key: NAATI stands for National Accreditation Authority for Translators and Interpreters

ADVANCE CARE DIRECTIVE (TASMANIA)

Expiry date of ACD – It is not essential for your ACD to have an expiry.

In some circumstances you may wish to make an ACD that only applies for a limited period of time. If this is the case you may include a date on which you wish the ACD to expire.

Please note that if you do include an expiry date any instructions you give will not be valid after this time.

This ACD expires on Date ____/____/____

Revoking your ACD

You cannot vary or amend an ACD after it has been completed. If you wish to make any changes you will need to revoke (legally cancel) the ACD and make a new one.

You may revoke your ACD at any time if you have decision making ability to do so.

To revoke this ACD, complete the box below and strike through and initial each page to indicate that the ACD is no longer valid.

As soon as possible after you revoke the ACD you must advise each person you have given a copy of the ACD to that it has been revoked.

In the case of an ACD that has been registered with the Tasmanian Civil and Administrative Tribunal, you must also notify the Tribunal and have the ACD removed from the Register.

Tick here if this ACD has been revoked

You will also need to sign here to confirm that you have revoked the ACD voluntarily.

Signature _____

Date ____/____/____

Organ and Tissue Donation – This is to let health practitioners know if you have registered as an organ or tissue donor or have elected to participate in the University of Tasmania's Body Bequest Program. You cannot use this form to elect to donate your body or organs. You must apply to be included in the Australian Organ Donor Register or Body Bequest Program separately.

I am registered on the Australian Organ Donor register

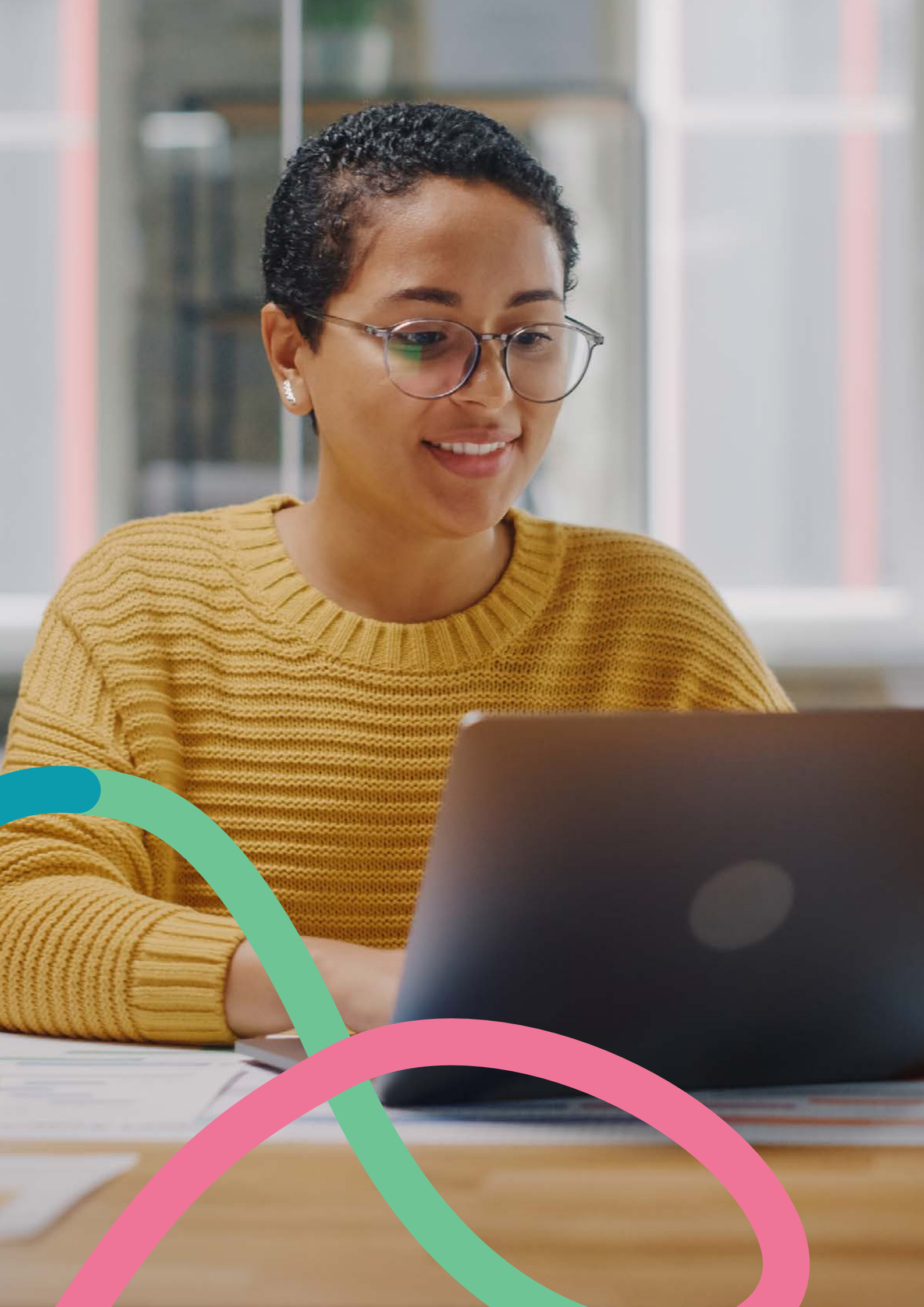
Yes No

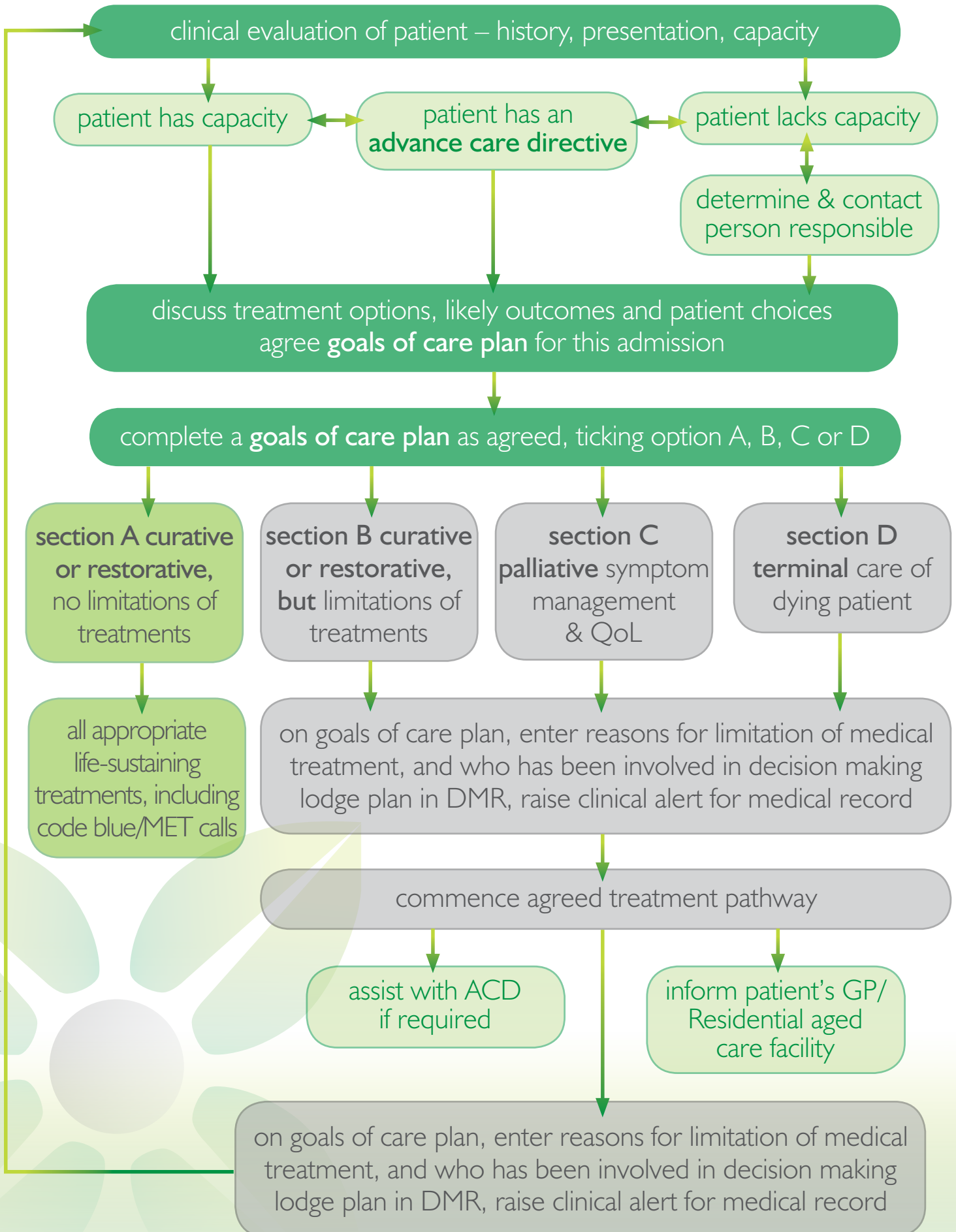
I am a donor under the University of Tasmania's Body Bequest Program

Yes No

What to do with this form

- Keep the original with you in an easily accessible place in your home
- Give a copy to important people such as your family, your Guardian, your General Practitioner, your local hospital and others involved in your health care
- If an ambulance is called show them this form
- Upload to My Health Record through MyGov (if available)
- Register the ACD with the Tasmanian Civil and Administrative Tribunal





MEDICAL GOALS OF CARE (GOC) PLAN

FACILITY: _____

Southern Region Northern Region North West Region

| | | | | | | | | | |
|-------------------------|--|--|--|--|--|--|--|--|--|
| PT ID | | | | | | | | | |
| SURNAME..... D.O.B..... | | | | | | | | | |
| OTHER NAMES..... | | | | | | | | | |
| ADDRESS..... | | | | | | | | | |



FT176800

This form is to communicate the medical decision for appropriate treatment goals of care for this patient. Choose A, B, C or D. If changes are made, this form must be crossed through, marked void and a new form completed.

DIAGNOSIS:

| NO LIMITATION OF TREATMENT: | Hospital | Community |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------------------|
| A. The goal of care is CURATIVE or RESTORATIVE. Treatment aim is PROLONGING LIFE <input type="checkbox"/> For CPR and all appropriate life-sustaining treatments → | CODE BLUE | For full resuscitation |

LIMITATION OF MEDICAL TREATMENT:

Patient has an advanced care directive and / or has requested the following treatment limitations:
 Please specify:

| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------|
| B. The goal of care is CURATIVE or RESTORATIVE with limitations: <input type="checkbox"/> NOT FOR CPR but is for all respiratory support measures → <input type="checkbox"/> NOT FOR CPR or INTUBATION but is for other active management → Specific notes: | For CODE BLUE and MET calls For MET calls NOT for CODE BLUE | For treatment and transfer to hospital |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------|

| | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------|
| C. The goal of care is PALLIATIVE. Treatment aim is quality of life <input type="checkbox"/> NOT FOR CPR OR INTUBATION → Specific notes: | MET call <input type="checkbox"/> YES MET call <input type="checkbox"/> NO | Contact GP for planning |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------|

| | | |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--|
| D. The goal of care is COMFORT DURING THE DYING PROCESS <input type="checkbox"/> NOT FOR CPR or INTUBATION → | For terminal care NOT for CODE BLUE NOT for MET | |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--|

Reason for limitation of medical treatment: medical grounds patient wishes

Discussed with: patient person responsible

PRINT DOCTOR'S NAME: **DESIGNATION:**

SIGNATURE: **DATE:** DD / MM / YYYY

GP / consultant responsible: PRINT NAME GP / consultant informed: YES NO

This form is endorsed for ambulance transfer, and for the home or care facility.

Abbreviation key: CPR = cardio-pulmonary resuscitation GP = general practitioner MET = medical emergency team



PROCEDURE FOR COMPLETING A GOALS OF CARE (GOC) FORM

MEDICAL ASSESSMENT

A clinical evaluation of the patient's situation to one of the three goals of care categories: curative / restorative, palliative or dying (terminal). The following may be helpful to ask, especially if limitations are being considered (after MJA 2005; 183:230-1):

1. Is the diagnosis correct?
2. Does the patient have capacity and not wish to have certain or all treatments, or if lacking capacity, has an advance directive or person responsible stating this?
3. Is medical treatment likely to prolong life or improve quality of life? Does the treatment carry a far greater risk of complications than possible benefits?
4. Has sufficient time elapsed to be reasonably confident that there is no reasonable prospect of substantial improvement or recovery?
5. Should another medical opinion be obtained?
6. Has the patient or the person responsible been advised of the above? Have they had a chance to express their opinions?
7. Has the patient's general practitioner been involved?

IMPLEMENTATION

1. Tick the box on the form that best describes the goals of care for the patient at this time.
 - A. **CURATIVE or RESTORATIVE** – if no treatment limitations are required tick box A. Refusal of a single treatment, such as blood products, in the context of otherwise full active treatment should be documented in the first line under limitations of medical treatment.
 - B. **CURATIVE or RESTORATIVE** with limitations – If in hospital, limitations to code blue or MET calls can be further documented. If in the community, the patient is for active treatment and transfer to a hospital if appropriate.
 - C. **PALLIATIVE** – The treatment aim is quality of life. If in hospital limitations to MET calls can be further documented. If in the community the GP can be contacted for further direction in management.
 - D. **DYING** – The treatment aim is comfort while the patient is dying. The prognosis is hours to days.
2. The details of the GOC discussions should be clearly documented in the patient's current progress notes.
3. The ultimate responsibility for treatment decisions including cessation of life-prolonging medical treatment and deployment of palliative and terminal care is a medical one and not the responsibility of the patient or person responsible.
4. The GOC form should not be completed by an intern.
5. The completed GOC form is filed in the current admission record, in the alerts section.
6. If the GOC change, the old form should be crossed out, marked VOID and a new form signed.
7. On discharge, a copy of the form can be sent with the patient or to the GP with the discharge summary if appropriate.
8. On discharge, the GOC form is scanned into the alerts section of the Digital Medical Record.
9. The Tasmanian Ambulance Service will recognise and act in accordance to the GOC form.
10. General practitioners or specialists may complete a GOC plan for ongoing care in the community and this form can be sent with the patient to the hospital if required.
11. Day patients who are low risk are not required to have a GOC form completed.



7

**Emergency
care plan**



Emergency care plan

An emergency care plan has all the information about the person you care for in one place, so you, or anyone else, can get it quickly and easily.

An emergency care plan makes it easy for someone else to take over the caring role from you in an urgent, unforeseen situation.

1 Fill in your emergency care plan

- It should have all the information someone else would need to know to look after the person you care for.
- If you need to add more information, you can write it on extra pages and keep them with your plan.
- If you need help filling in your emergency care plan, or need a paper copy, call Carer Gateway on **1800 422 737 (and press 1 at the menu)**.

2 Save your emergency care plan

Once you have downloaded the plan and filled it in:

- Save the plan to your computer or phone
- Print out copies of the plan.

If you have asked for a printed copy of the plan and filled it in:

- Use a photocopier to make copies of the plan
- Keep a copy of the plan at home in a safe place where it will be easy to find. If you live separately from the person you care for, have a copy in their home in an obvious place (by the phone or on the fridge, for example) so if you are suddenly absent it is easy for others to find the information
- Take a copy with you when you leave home or travel with the person you care for.

3 Share your emergency care plan

- You can give people a printed copy or email it to them.
- Give a copy to each of your emergency contacts.
- Give a copy to your GP, the GP of the person you care for (if different), and anyone else who may need to know what to do.

Emergency contacts

My details

Name

Relationship to the person I care for

Address

Phone

Details of the person I care for

Name

Age or date of birth

Address

Phone

Language spoken

Person's condition, illness or disability

My emergency contacts

Name and relationship

Phone

Name

Phone

Name

Phone

If something happens to me

I would like my emergency contacts to

My emergency financial arrangements are

Care needs

Care routine

The person I care for needs:

- Full time care
- Regular visits
- A welfare check

The person I care for needs help with:

- Getting meals
- Going to the toilet
- Showering/bathing
- Taking medicine
- Getting out of bed/moving
- Mental health/emotional issues

When do they need help?
(their usual routine)

Food and diet

Likes and dislikes, food allergies

Behaviours and calming strategies

Home and community care services

Organisation/service provided

Phone

Organisation/service provided

Phone

Organisation/service provided

Phone

Other information

Please attach extra notes if more space is needed

Medical information and contacts

Medicines

Medicine allergies

Medicines, dose/timing, special instructions

- Medication is in original box/bottle
- Medication is in a Webster pack

Health information

Medicare number

Ambulance fund/registration number

Health insurance fund/registration number

Medic-alert number

Safety Net number

Concession card type

Doctor

Name

Address

Phone

Pharmacist

Name

Address

Phone

Health professional/hospital

Name

Address

Phone

Medicine list

Include in this list all prescribed and non-prescribed medications such as creams, drops and vitamins.

Medicine allergies

| |
|--|
| |
|--|

| Medicine name | Dose/timing | Other important information |
|---------------|-------------|-----------------------------|
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Notes

Use this space to include any other important information.

Carer emergency card

A carer emergency card is a card you can carry in your wallet to let people know that you care for someone.

It's a good idea to carry an emergency card to make sure the person you care for will be looked after if something happens to you.

The person you care for should also carry a card in their wallet to let people know they are being cared for by you.

Instructions

1. Fill in the cards
2. Cut the cards out along the dotted lines
3. Fold the cards in half along the solid line
4. Put the carer card in your wallet
5. Give the other card to the person you care for, to put in their wallet or carry with them

|  I am a carer |  In an emergency |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>My name: _____</p> <p>I care for: _____</p> <p>Relationship to me: _____</p>  <p><small>Remember to update this card if your details change. Download a new card at www.carergateway.gov.au</small></p> | <p>Please contact the person below to make sure the person I care for is looked after</p> <p>Name: _____</p> <p>Relationship to me: _____</p> <p>Phone number: _____</p> |

|  I have a carer |  I have a carer |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>My name: _____</p> <p>My carer: _____</p> <p>Their phone number: _____</p>  <p><small>Remember to update this card if your details change. Download a new card at www.carergateway.gov.au</small></p> | <p>My condition/s: _____</p> <p>Care I require: _____</p> <p>Other information:</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> |

Remember to update this plan if your information changes. This emergency care plan and information for carers is available from Carer Gateway.

1800 422 737
www.carergateway.gov.au

Notes

Use this space to include any other important information.

Emergency care plan – medical needs

Use this worksheet to record extra medical information for you or the person you care for that will complement your emergency care plan.

List below anyone who has agreed to help with medical matters if needed:

| |
|---|
| 1 |
| 2 |
| 3 |
| 4 |
| 5 |
| 6 |



What medical information is important for these people to know about?

Firstly, for **you**.

| First medical need (describe condition): | Medical professional relating to the medical condition: |
|------------------------------------------|---------------------------------------------------------|
| | |
| | |

| Second medical need (describe condition): | Medical professional relating to the medical condition: |
|-------------------------------------------|---------------------------------------------------------|
| | |
| | |

Second, for **the person you care for** (include information they may not be able to communicate themselves if you are not there to pass the information on):

| First medical need (describe condition): | Medical professional relating to the medical condition: |
|------------------------------------------|---------------------------------------------------------|
| | |
| | |

| Second medical need (describe condition): | Medical professional relating to the medical condition: |
|-------------------------------------------|---------------------------------------------------------|
| | |
| | |



Make a list of medical, health or support services that are delivered in your home:

| Service | Who delivers it | How often | Contact name / phone |
|---------|-----------------|-----------|----------------------|
| | | | |
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Legal planning

Depending on the circumstances of your caring role, legal planning may be worth thinking about.

Advanced Care Directives, Power of Attorney and Guardianship will all require you to have some legal support.

Having a plan in place when a legal matter arises which is related to your caring role can greatly reduce stress.

To get an overview of some of the more relevant legal matters for carers and those receiving care, please refer to the following online information from Carer Gateway. This information is written in plain English:

carergateway.gov.au/legal-matters

There are a number of resources specific to Tasmania that are available to help you better understand legal requirements or to help you with your legal planning. See page 83 and Section 6 'Planning for the future' on page 52 for details.

Making a will

Making a will is an essential part of legal planning. Not only does it ensure that an estate is managed according to the wishes of the person you care for, but it prevents lengthy, costly and even heartbreaking burdens for loved ones (usually you, as the carer) to deal with after someone has died.

Encourage the person you care for to ensure they have a legal will in place that is up to date and reflects their wishes. A person can only make a will if they have the necessary capacity to do so. If a will needs to be made for someone lacking capacity, we recommend you consult a solicitor who can advise you how to apply to TASCAT or the Supreme Court to create a Statutory Will.

There are several ways to make a legal will. As there are a lot of legal requirements involved, we do not recommend doing it yourself or using a will kit that you can get at the Post Office. These are often declared invalid and can leave the door open to having an estate challenged.

We recommend using a solicitor to make a will. By doing it this way, you will get the right advice for your situation and a professional outcome that avoids any loopholes and ensures that the estate is managed by and goes to the right people. If you are concerned about the cost of drawing up a will (though it is definitely worth it in the long run), the Public Trustee offers inexpensive will services (see next page for their contact details).

To avoid a conflict of interest, use a solicitor chosen by the person you care for rather than your own solicitor. For ethical reasons, you will also be unable to sit in on the initial consultation between the person you care for and the solicitor.

Free legal advice and information

| | | |
|---------------------------------------------------|--------------|------------------------------------------------------------------|
| Hobart Community Legal Service | 03 6223 2500 | hobartlegal.org.au |
| Launceston Community Legal Service | 03 6334 1577 | lclc.net.au |
| North West Community Legal Centre | 03 6424 8720 | nwclc.org.au |
| Women's Legal Service Tasmania (statewide) | 1800 682 468 | womenslegaltas.org.au |
| Tasmanian Aboriginal Legal Service | 1800 595 162 | tals.net.au |
| Tasmania Legal Aid | 1300 366 611 | legalaids.tas.gov.au |
| Tasmanian Refugee Legal Service | 03 6169 9473 | trls.org.au |

Legal advice and information about housing and accommodation

| | | |
|------------------------------------------|--------------|----------------------------------------------------------------|
| Tenant's Union of Tasmania | 1300 652 641 | tutas.org.au |
| Homes Tasmania | 1800 800 588 | homestasmania.com.au |
| Real Estate Institute of Tasmania | 03 6223 4769 | reit.com.au |

Government services and health

| | | |
|-------------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------|
| Ombudsman Tasmania | 1800 001 170 | ombudsman.tas.gov.au |
| Ombudsman (Federal Government services) | 1300 362 072 | ombudsman.gov.au |
| Health Services | 1800 001 170 | healthcomplaints.tas.gov.au |
| Aged Care Industry | 1800 951 822 | agedcarequality.gov.au |
| The NDIS Quality and Safeguards Commission | 1800 035 544 | ndiscommission.gov.au |
| Advocacy Tasmania | 1800 005 131 | advocacytasmania.org.au |
| Service Tasmania | 1300 135 513 | service.tas.gov.au |
| The Guardianship and Administration Board | 1300 799 625 | publicguardian.tas.gov.au/ guardianship |
| Advanced Care Planning | 1300 208 582 | advancecareplanning.org.au |
| Tasmanian Civil and Administrative Tribunal (TASCAT) | 1800 657 500 | tascat.tas.gov.au |
| Public Trustee | 1800 068 784 | publictrustee.tas.gov.au |

Goals for the future

Planning for the future is important for everyone, but especially if you are a carer. Make a cup of coffee or tea and find a few minutes to write down your goals to put plans in place.

| Goal or action | Expected completion date | Actual completion date |
|----------------|--------------------------|------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

You don't have to do this by yourself.

Carer Gateway carer coaches can work with you one-on-one to define your goals and implement them.

Call 1800 422 737 (and press 1 at the menu)
Monday-Friday 8am-5pm

Carer's Hospital Handbook



If someone you care for has to go to hospital, our Carer's Hospital Handbook will help you manage the process.

Copies available from Care2Serve





Access to practical supports

My Aged Care

If you are aged 65 years or over (or 50 years if you are Aboriginal or Torres Strait Islander) and need help at home, support to access the community or are thinking about residential aged care, contact My Aged Care.

1800 200 422

myagedcare.gov.au

Tasmanian Community Care Referral Service

If you are under 65 and are frail or have ill health, you may be eligible for some in-home support.

1300 769 699

health.tas.gov.au/health-topics/community-health/home-and-community-care-tas-hacc-program/tasmanian-community-care-referral-service

Access Mental Health

Access Mental Health is a mental health support, triage, and referral phone line delivered by the Department of Health, Tasmania in partnership with Lifeline Tasmania.

Anyone in Tasmania can call Access Mental Health for immediate counselling support over the phone; information about the Tasmanian mental health system; or help making a referral to public mental health services.

1800 332 388

9am to 10pm, 7 days a week

health.tas.gov.au/health-topics/mental-health

NDIS

If you are aged up to 65 years and have a disability that is permanent or expected to be permanent, you may be eligible to access supports under the National Disability Insurance Scheme.


1800 800 110

ndis.gov.au

To get a copy of this book, contact **Care2Serve**

 (03) 6144 3729

 intake@care2serve.com.au

 care2serve.com.au

Search "Care2Serve"



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