

Managing your money



**Alzheimer's
Society**

Together we are help & hope
for everyone living with dementia



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1 Managing your money when you have dementia

Managing your own money can be an important part of keeping independent and doing things like shopping can also be a way to socialise. However, when you have dementia you may find you have problems with memory, thinking and concentration. This can make some aspects of dealing with money difficult.

For example, you may do some of the following:

- You may forget to pay bills.
- You may find it hard to work out how much money you need to pay for something.
- You may struggle to recognise different notes or coins.

This booklet includes ideas for making it easier to manage your money for as long as you can.

It can be helpful to think about managing your money before your dementia progresses and how you will continue to manage it in the future. While you might find it hard to think ahead too much, it can help to prepare. When you find things difficult, you can ask someone to support you. There may come a time when someone needs to manage your money for you.



2 Using money and paying bills

Due to technology, there are more ways to pay for things than there used to be. It's important to find ways that work for you.

2

If you are in a shop, you may need to take extra time. Some shops offer slower shopping spaces or quiet times, which can be suitable if you have dementia. You can always speak to a member of staff about different ways you can pay.

If you struggle with using self-service checkouts, see if there is a checkout that has a staff member on it. If not, ask a member of staff for help. You could also ask someone you are with and trust to help you.

It can also be a good idea to ask your bank what support they can offer. Banking regulations say that banks have to think about customers who need extra help. Some banks have special teams for this, so don't be afraid to ask.



Chip and pin

Debit cards that use a 'chip and PIN' are designed to make it easier and more secure to pay by card. The four-digit PIN number you use with your debit card should be easy for you to remember but difficult for other people to guess.

If you think you will find it hard to remember a PIN, talk to your bank. They may suggest you use a 'chip and signature' card so that you can sign your name. For some things, you could use a contactless card, see 'Contactless payments and smart technology' from page 8 for more details.

If you find it hard to write your signature, some banks can give you a card that identifies you in other ways, such as a photo card. Your bank may give you a rubber stamp that you use to sign your name. See 'Cheques' on page 17 for more details about using a signature stamp.

2



Contactless payments and smart technology

Contactless bank cards can also make it easier to pay for things. Instead of signing your name or entering a PIN, you hold or 'tap' the card over the keypad to pay. You can only do this to spend up to a limited amount at a time (currently £100). Some banks will allow you to set a lower limit if you want.

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Most debit cards now have a contactless feature. This can be a good option if you find it difficult to remember numbers or sign your name. However, it might not be a good idea if you often misplace things. It would be easy for another person to use your contactless card, so you need to be careful not to lose it. If you do lose your card, call your bank straight away to cancel it.

Sometimes you may be asked to put your card into the reader and enter your PIN instead of using contactless. If that is going to be difficult for you, talk to your bank about a chip and signature card.



Many people now make contactless payments using a smart device, such as a mobile phone, tablet or watch. These can work with some differences to contactless cards. For example, some devices don't limit the amount you can spend. You may be able to set a limit if you want. These options might be suitable for some people but not others. If you would like to use a smart device to make contactless payments, talk to your bank. Make sure you're happy about how it works and that it is secure. It may be possible to set up voice or fingerprint recognition on your device for an extra check.

As with a contactless card, you'll need to be careful not to lose your device. That is why this might not be a good option if you often misplace things. If you do lose your device, call your bank and the service provider for your device as soon as possible.



Direct debits and standing orders

2 A direct debit is an instruction to your bank to automatically pay an amount of money you owe. You can set up direct debits to pay most regular bills. This includes things like gas, electricity, water, TV licence and council tax. You may find it helpful to set up a direct debit because it means you don't have to deal with the payments each time. Most companies will tell you how much they are going to take before they take it. But always make sure you have enough money in your account before the direct debit is taken.

Direct debits are especially useful if the amount you need to pay regularly changes. You will receive bills as usual, so you can check your recent charges, but you don't have to do anything else. Some companies will charge you less if you pay by direct debit. They can also tell you how to set it up.

A standing order is similar to a direct debit, but it is an instruction to your bank to regularly pay a fixed amount. You may find it useful to set up a standing order to pay amounts that don't change very often, such as your rent.

Talk to your bank about direct debits and standing orders and how they work.





Cash

Some people don't use cash at all anymore and there are businesses, such as shops and cafes, who don't accept it now. However, for some people, it is an easy way to pay for things and keep within a budget.

If you prefer to use cash, you may find it hard to recognise different notes and coins, to add them up or to count your change. You may also find it hard to keep track of how much cash you've taken out of your bank account and how much you've spent. Try the following suggestions to make using cash easier.

- **Work out how much money you will need for a week.** Take that amount out from the bank or a cash machine on the same day each week. You can usually select to receive a receipt when you do this.
- **Start a 'cash book'** to note how much cash you've taken out from your account and how much you've spent. This will be a record for you to look back on. You can use an ordinary notebook or buy a special one that is laid out with lines and columns to help you list the amounts you spend. You can get these from stationery or online shops.



- **Banks can change notes into coins** or large notes into smaller ones. You might prefer to use small amounts of cash to buy the same items each week, such as milk or a newspaper. You can keep this cash organised by putting it into separate bags or envelopes and labelling them.
- **If you drive, keep a few coins in a plastic bag** in the glove compartment to pay for things like parking and road tolls. Only keep a small amount of cash in the car. Make sure the cash is out of sight, especially when your car is parked.
- **If you have physical difficulties** that make it hard to use cash, ask your GP to refer you to an occupational therapist. They may be able to help you.

If your bank doesn't have a branch or a cash machine near you, you may be able to use your local Post Office. With most banks, you can get cash out of your account at the Post Office. You may also be able to pay money in and check your balance. You will usually need your bank card and PIN.



It can also be useful to keep a small amount of cash in a safe place at home. Sometimes, you might misplace your bank card, forget your PIN, or a cash machine might take your card from you. In these situations, it can take around a week to get a new card. So having some cash for these urgent situations can be helpful to make sure you can buy the things you need until your new card comes.

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“

If I need some cash I go into the bank and ask for four £5 notes – the cash machines don't give that option.

Person with dementia

”



Free cash withdrawals

We won't charge you for cash
withdrawals using your debit card





Cheques

Some people still like to use cheques to pay for things. It can be easier and safer than carrying cash and you don't need to remember a PIN, like for a debit card. You can also use a cheque book to keep a record of what you have spent. However, cheques are much less common than they used to be. Many shops won't accept them now, although some still do. You can still pay most bills by cheque.

The following tips may help if you want to keep using cheques.

- **Use a plastic signature guide** to help you write your signature in the correct place. Ask your bank if they can give you one of these.
- **If you find it difficult to grip a pen**, use an adapted pen or a pen grip.
- **Some banks allow people to use a rubber stamp** with their name rather than sign their name by hand. This may help if you find it hard to write. Ask your bank if they allow this. If they do, ask how you can get a stamp. Make sure you keep the stamp in a safe place so that no one else can use it.



3 Managing your bank account

You might have your own bank account or you might have a joint account with someone else (see page 24). It could be easier to keep track of your money if your pension, salary or benefits are paid directly into your own account and your payments go out from the same account.

3

Having your own bank account can also make it easier to manage your money when it comes to paying for care. This is because a local authority should only look at how much money the person receiving the care has. They should not look at how much money their partner or other family members have. This is known as ‘means testing’.



For more information about paying for care in England see factsheets 532, **Paying for care and support** (for England), NI532 (for Northern Ireland) and W532 (for Wales).



It is a good idea to check your bank statements regularly. Ask someone you trust to help you with this if you want. Your bank will usually send you statements online or on paper, or both. Choose whatever is best for you.

If you have a mobile phone or tablet there are several apps that can help you check your spending. You can use these to set budgets to make sure you can get all the things you need.

Online banking

If you use the internet, you might find it easier to use online banking than to visit your bank. Online banking allows you to 'log in' to your account by going to your bank's website or via an app.

Banks that offer online services have ways to make sure your account is as secure as possible and only you (or someone with your permission) can access it. Because of this, you will need to set up a series of passwords or numbers to access your account. The bank might send you a device, such as an individual mini keypad, to use for accessing your bank account with a computer, tablet or smartphone.

These steps can seem confusing or difficult. Talk to your bank if you think you will struggle to remember these passwords or numbers. They may be able to offer touch or facial recognition access methods as an alternative. These use the unique features of your fingerprint or face to give you access.



You can use online banking to do many of the same things you would do by going into your bank. This includes seeing how much money is in your account and what has gone in and out. You can also make payments and manage direct debits and standing orders. See 'Direct debits and standing orders' on page 10.

Online banking might be a good option if you find it hard to get to your bank, if there is no bank branch near you or if you prefer to do things at home. If you think you might find online banking helpful, talk to your bank about how to set it up and keep it secure.

3

Don't be disheartened if you struggle with online banking. Many people, even those with experience of using computers and smartphones, don't use it. This includes people who don't have dementia.



Telephone banking

Telephone banking is another option if you find it hard to get to your bank or you don't have access to the internet.

Telephone banking allows you to access your account and make payments over the phone. Most banks offer telephone banking and you can do most of the things you can do online – see 'Online banking' on page 19. You will normally have to set up a password, but your bank may be able to offer voice recognition access instead. This uses technology that recognises your voice to give you access to your account.

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4 Getting more support

As your dementia progresses, you may find that you need more support with managing your money. Or you might feel you need some help now.

You might find that you can still manage some things yourself but need help with others. An example could be that you can manage your weekly expenses, such as shopping, but struggle to keep track of any investments or savings you have.

You can always discuss your finances with someone you trust. Ask them if they would go through your bank account with you or check payments you are not sure about. You could ask them to help you get all your financial information in order so that you know where everything is. There are also more formal ways that you can get support from someone else, these are listed below on pages 24–28.

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Joint bank accounts

You might already have a joint bank account with a partner or another family member or you might be thinking of setting one up. A joint bank account allows two or more people (the ‘account holders’) to manage all aspects of the account including paying bills.

Some joint accounts allow each person to make payments and withdraw money without the other account holder(s) needing to sign or agree. Other joint accounts need all the account holders to sign or agree.

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A joint account can be a useful way of getting some support with managing your money if you have dementia. This is because there is another person there alongside you. They should be someone you trust.

As your dementia progresses, you’ll find it more difficult to keep track of the joint account or give your consent to payments and withdrawals. It is important to think about whether a joint account is the best thing for you. If it is, also think about which type of joint account would be best, both now and in the future. Talk to your bank for more information.



Some banks won't allow a joint bank account to continue if one of the account holders loses the ability to manage it. This ability is sometimes called 'mental capacity', or just 'capacity'. If this happens, the bank may stop or 'freeze' your account until someone has the legal power to act on your behalf.

This would usually be someone with either:

- a Lasting or Enduring power of attorney
- a deputyship order
- a controllership order (in Northern Ireland).

For more information on power of attorney see pages 32-37.

4

If a bank knows that someone is acting as your attorney, deputy or controller, they will usually want you to have your own bank account. If you are thinking of appointing someone to act as your attorney, talk to your bank.



Third party mandate

If you have your own bank account but you would like someone to help you manage it, such as a close friend or family member, ask your bank for a 'third party mandate'. This allows someone else to make payments from your account, see what is happening in your account and manage it for you. Think carefully about who you ask to do this, it should be someone you know well and trust.

Some banks can include limits on third party mandates, such as limits on the value of payments.

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A third party mandate is only valid while you have mental capacity to manage your own account. If you lose that ability, the mandate will stop and the person will no longer be able to help you with your account.

Carer's cards

Some banks will offer a 'carer's card'. These can sometimes have another name such as a 'trusted person's card'. This is a debit card that you can give to someone you trust so that they can have limited access to your money. This might be useful if you want them to do shopping for you, get cash out for you or pay some bills. A carer's card will not usually allow the person to see what is in your account or do certain things like paying online or over the phone. You will control how much the person can spend. A carer's card will only be valid while you still have the mental capacity to manage your account yourself.



Talk to your bank if you think a carer's card might be useful for you. How each card works will be slightly different depending on the bank.

Controlling your spending

You may be worried about spending too much money by mistake or you might want to keep within a strict budget. You can ask your bank to put a limit on what you can spend on your debit card. Any credit cards you use will already have a limit but you can ask to lower it.

Another option could be using a prepayment card which works as a 'pay as you go' arrangement. You get a card which you can load with a set amount of money from your bank account or cash and can only spend up to that amount. It is important to know that there will usually be fees for this sort of card. For more information see

www.moneyhelper.org.uk

Alzheimer's Society helped to develop a product called Sibstar which operates like a prepayment card. There are also other functions you can use via an app on your phone that can help you control your spending. You can also use Sibstar to allow someone you trust to help manage your spending. This can give you some extra support. For more information, including information about the fees payable to use Sibstar, see **www.sibstar.co.uk**



Lasting power of attorney

Another way to manage your money in the long term is to make a Lasting power of attorney (LPA), or an Enduring power of attorney (EPA) in Northern Ireland – see pages 32-37 for more information about these.

You can make a version of an LPA or EPA that allows someone to manage your money (with your consent) while you're still able to manage it yourself. You can also create an LPA or EPA that allows someone to manage your money on your behalf only when you are no longer able to manage your money alone. You don't have to make an LPA or EPA, and if you do, it is up to you to decide when it can be used. Choosing the first option can be another way to get some extra support while you are able to manage your money yourself.

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Getting help with your living expenses

Some people with dementia are entitled to receive benefits. These are payments from the government to help people with specific needs. There are different benefits that may be relevant.



For more information see factsheet 413,
Benefits for people affected by dementia.

Benefits are paid regularly, for example every four weeks, and are usually paid directly into your bank account.

If you don't have a bank account, talk to your benefit office for information about other possible options.

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5 Managing your money in the future

As your dementia progresses, you may find that managing your money becomes more difficult. There may come a time when you need someone to make financial decisions for you. A power of attorney is a legal tool that allows you to appoint someone (the 'attorney') to do this.

You can choose who you appoint to act as your attorney and you can decide what powers to give them. They should be someone you trust. The attorney must do what is best for you and think about your wishes and needs. You can choose to give them general powers so that they can make decisions on most things. Or you can give them specific powers – for example to only make decisions about your bank account, but not your house.

You can make a power of attorney if you have already been diagnosed with dementia, but you must have the mental capacity to make one. You must be able to show that you understand what a power of attorney is and what it means. Because dementia gets worse over time, it is a good idea to start thinking about making a power of attorney as soon as you feel able to do this.

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Lasting power of attorney

If you live in England and Wales, the current system is the Lasting power of attorney (LPA). There are two types of LPA, depending on the decisions you want the attorney to make. You can make one or both – it's up to you.

1. The first is a property and affairs LPA. This LPA will be relevant to managing your money. It allows the attorney to make decisions about your property and finances either as soon as the LPA is registered (with your consent) or when you can no longer make those decisions for yourself. You can specify which option you want on the LPA form. This can include decisions about:

- paying your bills
- collecting your income and benefits
- selling your house.

2. The second is a personal welfare LPA. This allows the attorney to make decisions on your behalf about your health and welfare and only when you can no longer make those decisions for yourself. These decisions can include:

- deciding where you live
- giving or refusing consent to medical treatment.

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Enduring power of attorney

If you live in Northern Ireland, the current system is the Enduring power of attorney (EPA). An EPA only gives the attorney the power to make decisions about your finances and property.

The old system in England and Wales also used EPAs, so some people may still have an EPA. An EPA will be valid and can be used to help you, if it was granted before October 2007 and it has been properly signed by all parties. An EPA does not cover decisions about your health and welfare.

Depending on its wording an EPA can be used straight away or only when you are unable to manage your money yourself. If you can no longer manage your money, it must be registered with the Office of the Public Guardian (in England and Wales) or the Office of Care and Protection in Northern Ireland.

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Making a power of attorney

You may want to speak to a solicitor before you make an LPA or EPA, but you don't have to. If you do speak to a solicitor, make sure to ask how much they will charge you at the start of your conversation.

To make an LPA you will need to fill out a form. This will need to be registered at the Office of the Public Guardian (OPG) before it can be used. There is a fee for registration although this can be reduced or waived depending on your finances. It can take several months for the OPG to complete registration so the sooner an application is made the better.

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You can fill out an LPA form online using a tool created by the OPG but you will still need to print the form off and get it signed – go to **www.gov.uk/power-of-attorney**

If you don't have access to the internet, or you don't feel able to complete the forms on a computer, you can ask the OPG to send you the forms. Alternatively, Alzheimer's Society offers a service where trained volunteers can complete the LPA forms on your behalf using the OPG's online tool. If you want to know more about this service call Alzheimer's Society on **0333 150 3456**. The service does not offer legal advice.

In Northern Ireland it is not possible to complete an EPA form online.





For more information on LPAs see factsheet 472, **Lasting power of attorney**. For information on EPAs in Northern Ireland see factsheet NI472, **Enduring power of attorney and controllership**.

You may come across something called a General or Ordinary power of attorney. However, unlike an LPA or EPA, these will not work if you are unable to make decisions about your finances in the future. They are only valid while you have mental capacity to make those decisions.



Call our Dementia Support Line on **0333 150 3456**

Managing your money without a power of attorney

If you don't make an LPA or EPA and you become unable to manage your money, there may be a time when no one can legally do that for you. This can make it difficult to do things like pay your bills and care costs or sell your house. If this happens, someone may need to apply to the Court of Protection to become your deputy. This person could be a family member or partner.

If you are in Northern Ireland, the person you want to become your controller will need to apply with the Office of Care and Protection.

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The processes to set up a controller or deputy can take longer and are more expensive than making an LPA or EPA. It is important to know that you will not get to choose who will be the controller or deputy. The court will choose who to appoint but you will be able to tell the court your views on who is asking to be appointed if you are able to give them.





For more information see factsheet 530, **Deputyship**, and for Northern Ireland see factsheet NI472, **Enduring power of attorney and controllership**.

You may not need a deputy or controller if you have no property or savings and your only income comes from benefits. If this is the case, an ‘appointee’ can be appointed instead (see ‘Appointees’ on page 38).



Soon after diagnosis, me and my daughters sat down and wrote my Lasting power of attorney. Yes, it was a difficult conversation, but at least I now know my daughters won't have to make those difficult emotional decisions in the future as they're now filed safely away until needed.

Younger person with dementia



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Appointees

If you become unable to manage your own money and you are receiving benefits, someone else can manage your income from benefits for you. This is called acting as an 'appointee'. It only applies to benefits, not to any other money you might have. Your other money will need to be managed by an attorney under an LPA or EPA or by a deputy or controller.

An appointee is usually a relative who lives with you or visits often, or a trusted friend or neighbour. They will need to apply to the Department for Work and Pensions (DWP) for permission to be your appointee.

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You won't need an appointee if you have made a Lasting or Enduring power of attorney or have a deputy or controller. This is because the attorney, deputy or controller can manage the income you get from benefits as well as your other money.



For more information see factsheet 413,
Benefits for people affected by dementia.



There are other ways you can plan ahead to deal with decisions about your finances, health and more as your dementia progresses. To start thinking about some of these things, see booklet 1510, **Planning ahead.**



6 Keeping your money safe

We all want to keep our money safe and make sure it's used as we want. Unfortunately, financial scams and tricks can affect anyone – but there are ways you can protect your money both now and for the future.

Use the following tips to keep your money safe.

- **Discuss your finances with a person you trust** such as a family member, carer or a close friend. A person who knows you well will spot anything unusual – for example, if it looks like you are buying unnecessary things or you don't have as much money as you should.
- **Think about getting legal support with your banking from someone you trust.** This means they can keep an eye on your account and notice anything unusual. This booklet has suggestions about how you can do this, such as setting up a third party mandate or a Lasting power of attorney or Enduring power of attorney if you live in Northern Ireland.
- **Keep a good record of your finances**, including bank statements and bills. Check your bank account regularly. You can ask someone you trust to help you with this.



- **Think about putting a limit on your credit or debit cards** so that you can only spend or take out a certain amount of money at a time. Talk to your bank if you want to do this.
- **If you employ a carer or people to support you at home**, you can check if they have a criminal record. Do this through a Disclosure and Barring Service (DBS) check. You can also ask for references and check any reviews online. See **www.gov.uk/government/organisations/disclosure-and-barring-service**
- **Stop junk mail and unwanted telephone calls** by registering with the Telephone Preference Service and the Mail Preference Service (see 'Other useful organisations' on page 44).
- **If you're not expecting a visitor and don't recognise the person at the door**, you don't need to answer it.
- **Don't be afraid to say no or to ask for more time if you feel unsure** or pressured into making a decision about your money. Always ask for help if you need it.



Avoiding bank fraud and scams

Bank fraud is a criminal act where someone illegally takes money from your bank account. Fraudsters can pretend to be from a trusted organisation such as your bank, utility company, or the government. They may contact you by:

- phone call
- text
- letter
- email
- social media.

If you don't recognise their contact details or feel suspicious, don't reply or click any links. Instead, check the company's official contact details on their website and get in touch to confirm if the message or call you received was from them.

6

Read through any messages you get about money a few times. Stop and think. Does it sound too good to be true? Were you expecting to be contacted? If the spelling or grammar is incorrect, be suspicious. You can always ask someone you trust what they think.



Be aware if someone contacts you claiming to be from your bank and asks for your passwords and account details or suggests you need to do something urgently, such as transfer money. Don't give any details or make any transfers. Instead, hang up and call your bank from their official number to confirm they called you.

For more information about financial scams see **www.alzheimers.org.uk/blog/financial-scams-dementia-safety-advice**



Other useful organisations

Citizens Advice

0800 144 8848 (for England)

0800 702 2020 (for Wales)

<http://www.citizensadvice.org.uk>

Citizens Advice offers free, confidential, and independent advice on a range of money matters, including fraud and scams. To find your nearest Citizens Advice, use the website or look in the phone book.

Financial Conduct Authority (FCA)

0800 111 6768

(8am–6pm weekdays, 9am–1pm Saturday)

www.fca.org.uk

The FCA regulates financial services in the UK including banks. It provides information to help consumers, including about how to make a complaint and avoid scams.

Mail Preference Service (MPS)

020 7291 3310

www.mpsonline.org.uk

The MPS register allows you to opt out of receiving unsolicited mail. You can register with the service for free. The MPS is supported by Royal Mail and the Information Commissioner's Office.

Office of the Public Guardian (OPG)

0300 456 0300 (9am–5pm Monday, Tuesday,
Thursday, Friday, 10am–5pm Wednesday)
customerservices@publicguardian.gov.uk
www.publicguardian.gov.uk

The OPG helps people in England and Wales stay in control of decisions about health and finances. The OPG provides information about Lasting powers of attorney and Deputyship.

Office of Care and Protection (OCP)

0300 200 7812
OCP@courtsni.gov.uk
[www.justice-ni.gov.uk/topics/courts-and-tribunals/
office-care-and-protection-patients-section](http://www.justice-ni.gov.uk/topics/courts-and-tribunals/office-care-and-protection-patients-section)

The OCP is part of the High Court of Justice in Northern Ireland. It is the administration office that deals with the registration of Enduring powers of attorney and the appointment of controllers.

Solicitors for the Elderly

0844 567 6173
www.sfe.legal

Solicitors for the Elderly is an association of solicitors, barristers and legal executives who provide legal advice for older people, their families and carers. They also specialise in mental capacity issues.

Telephone Preference Service (TPS)

0345 070 0707

tps@dma.org.uk

www.tpsonline.org.uk

The TPS register allows you to opt out of unsolicited or 'cold' telephone calls.

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Our information is based on evidence and need, and is regularly updated using quality-controlled processes. It is reviewed by experts in health and social care and people affected by dementia.

Reviewed by: John Holdsworth, Chartered Legal Executive, Coodes Solicitors, and member of Solicitors for the Elderly and by Davina Charlton, Solicitor, Nelsons, and member of Solicitors for the Elderly

To give feedback on this publication, or for a list of sources, please email **publications@alzheimers.org.uk**

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At Alzheimer's Society we're working towards a world where dementia no longer devastates lives. We do this by giving help to everyone who needs it today, and hope for everyone in the future.

We have more information on **Practical arrangements after diagnosis**.

For advice and support on this, or any other aspect of dementia, call us on **0333 150 3456** or visit **alzheimers.org.uk**

Thanks to your donations, we're able to be a vital source of support and a powerful force for change for everyone living with dementia. Help us do even more, call **0330 333 0804**



**Alzheimer's
Society**

Together we are help & hope
for everyone living with dementia

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43-44 Crutched Friars
London EC3N 2AE

0330 333 0804
enquiries@alzheimers.org.uk
alzheimers.org.uk

Code 1501