

OLDER PERSONS ACT LEGAL SERVICE (OPALS)

OPALS is a free, confidential legal service within Legal Aid ACT that can help in many situations, such as if you:

- feel unsafe at home or have concerns about your safety
- are experiencing abuse by someone you know and trust
- are being pressured to hand over money, provide details of your finances or sign things you don't understand
- are being pressured to care for grandchildren or receive visitors in your home
- are not getting proper food, clothing or personal care.

If this is happening to you or someone you know, call OPALS for **FREE** and **CONFIDENTIAL** advice about your legal rights and options. We can also help you with referrals to other organisations which may be able to assist you if you do not want to take legal action.

Legal Aid ACT helps people in the ACT with their legal problems. We provide free initial advice and assistance on criminal, family, and civil matters, and ongoing assistance to people who cannot afford a private lawyer.

OLDER PERSONS ACT LEGAL SERVICE (OPALS)

Phone 1800 353 374 or (02) 6243 3436
Email opals@legalaidact.org.au
Website www.legalaidact.org.au
Hours 9am – 4pm Monday to Friday

In an emergency phone 000



**FREE LEGAL ADVICE AND
SUPPORT SERVICES**

Images courtesy of unsplash.com

IF YOU NEED HELP PLEASE CALL
[02] 6243 3436

Legal Aid ACT

Legal Aid ACT

staying safe at home



Everyone has the right to live in a respectful and safe environment. As we self-isolate, it is important to remember that help is just around the corner ►►

LEGAL AID ACT—STAYING SAFE AT HOME

LOANS, GIFTS AND DEBTS

It is hard to see someone you care about struggling financially. Older people often get asked to help when other family members are in difficulty.

Before you agree to help someone out financially, it is important to understand the risks involved and not be pressured into giving or lending money or signing documents.

Ask yourself:

- Where would I live if things went wrong?
- How will I manage in an emergency if I don't have my savings?
- Who will pay if I need special treatment or services later on?
- How will this affect my pension and other aged care entitlements, such as the fees I pay for aged care accommodation in the future?

When giving any large gift or loan, it is important to:

- get independent advice from a lawyer, financial advisor or Centrelink
- make clear in writing whether you intend what you give to be a gift or a loan and the details of how you expect to be repaid (a written agreement acts as proof in case of any disagreement in the future)
- as well as a written loan agreement, it's important to keep clear records of when payments are made to you.

IT'S OK TO SAY 'NO'

It can be difficult to say 'no' to someone you care about, especially if they are going through difficult times or are used to getting your financial support. But it is okay to say 'no', and to let family know you have the right to protect your health and interests. You can also encourage them to seek their own legal and financial advice.

At Legal Aid ACT, we know that sometimes people's efforts to help others financially have resulted in the devastating loss of their home and/or savings. In older age it can be impossible to recover from a financial loss, particularly if you are on a fixed income such as a pension.

