

Financial Assistance and Unmanageable Debt

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Policy Statement

Summary

West Yorkshire Police expects police officers and police staff members to take responsibility for managing their personal finances and discharge all lawful debts in accordance with the terms and conditions directed by the lender.

This policy outlines the support available, both internally and externally, to help employees discharge debts or request financial support following events such as a bereavement or incapacity. It also provides details of organisations that can provide grants, loans and or advice to officers or staff about what to do when debt becomes unmanageable.

Scope

This policy applies to all police officers and police staff.

It does not apply to those individuals who have entered into a personal agreement directly with a creditor, i.e. to pay a reduced sum on a credit card account, but would apply if a debt collection agency was involved.

Where the term 'employee' is used in this policy, this means all of the above.

Principles

Principles

West Yorkshire Police:

- Relies on the honesty and integrity of its officers and staff and expects them to adhere to the Code of Ethics. As public servants, employees are expected to observe the highest standards of conduct, in both their private lives and at work.
- Encourages those who experience financial difficulties or where personal debts can be considered unmanageable, i.e. the amount of the repayments cannot be met through normal income streams so are beyond that which somebody is able to pay, to seek advice, help and guidance at the earliest opportunity.
- May refer any report of indebtedness to Professional Standards Department for investigation, however, this must not dissuade employees who find themselves in financial difficulties from seeking help or advice as this may mean problems that could have been resolved at an early stage could escalate and lead to civil proceedings or court judgements.
- Does not seek to govern or unnecessarily restrict an aspect of an employee's private life, nor does it attempt to prescribe what the decision or outcome should be, therefore all cases will be considered on their own merits and the action taken will be appropriate and proportionate in order to protect the integrity of the Force.

- Will consider taking appropriate action against an employee it identifies as having unmanageable debts which they have not disclosed and that have impacted on their conduct or performance as follows:
 - Disciplinary action (police staff); or
 - Misconduct action (police officer).
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Responsibilities

Employees

- Responsibilities** Employees are responsible for:
- Disclosing any unmanageable debt and or if they are subject to:
 - County Court Judgements;
 - Individual Voluntary Agreements;
 - Bankruptcy;
 - Other court orders; or
 - Debt management plans.
 - Emailing and outlining to an appropriate person (their line manager, senior employee relations advisor, district or departmental head) their:
 - Role;
 - Level of debt;
 - Relevant dates; and
 - Any forthcoming court proceedings.
 - Disclosing any information required by the Force Vetting Unit, if requested.
 - Accepting that, if their debts mean they are no longer deemed suitable to continue in a role that their district or departmental head will seek to identify if an appropriate one is available in the same district or department or, if not, Professional Standards Directorate will identify a suitable role in another part of the Force in consultation with the relevant Senior Employee Relations Adviser. There is no guarantee that they will be able to return to their previous role once the debt matters have been resolved but they can appeal using the Vetting policy.
 - Recognising that their debts may mean they are unable to apply for roles which require enhanced level vetting. They can seek to regain an enhanced vetting status on resolution of their financial circumstances.
 - Acknowledging that any business interest they have will be reviewed by the Business Interest Panel, via their line manager and district or departmental head, to ensure that any ongoing business interest is not contributing further to their debt or ability to discharge it.
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Appropriate Person

- Responsibilities** The appropriate person is responsible for:
- Requesting jointly with a relevant line manager, that the employee completes a financial questionnaire.
 - Arranging a meeting with the employee and or a relevant line manager so that there can be an open discussion about the employee's financial situation.
 - Discussing:
 - Their financial circumstances;
 - The nature of their role and the vetting level required;
 - Their completed financial questionnaire;
 - A debt management plan (signposting the relevant assistance for completion of the plan);
 - Relevant support networks i.e. an accredited debt agency, Police Federation, Unison or GMB; and
 - Any business interests which they have.
 - If they require professional support, providing them with the contact details of an accredited debt agency and notifying the employee that their financial questionnaire will be forwarded to the Professional Standards Directorate.
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Line Manager

- Responsibilities** Line managers are responsible for:
- Arranging regular meetings with individuals following their initial meeting with the appropriate person/line manager to discuss their debt management and determine if they need any further support.
 - Considering positively any requests to take annual leave, lieu time or flexi for the purpose of attending meetings to address unmanageable debt.
 - Informing the individual that additional support is available from the Police Federation, UNISON and GMB. In limited cases, access may be granted to the Police Federation Loan Fund or the Force Benevolent Fund.
 - Telling them that the Force chaplaincy service provides a support and confidential listening service to all individuals of any or no faith. Contact details are available via the Force chaplaincy webpage.
 - Forwarding confidential documents, such as attachment of earnings orders or copies of civil court judgements, to their senior employee relations advisor.
 - Forwarding letters from banks and other financial institutions which allege an individual is in debt to their senior employee relations advisor.
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Senior Employee Relations Advisor

- Responsibilities** Senior employee relations advisors are responsible for:
- Arranging for appropriate action to be taken before having confidential documents, such as attachment of earnings orders or copies of civil court judgements, filed on the individual's personal file.
 - Deciding whether to refer correspondence from financial institutions alleging an employee is in debt to:
 - the district or departmental head;
 - Finance and Business Support Department; or
 - Professional Standards Directorate,for them to consider and potentially process in accordance with this policy.
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Professional Standards Directorate

- Responsibilities** Professional Standards Department are responsible for:
- Checking the financial questionnaire for any alleged criminal conduct, breach of Police Regulations or the Code of Conduct for police staff and considering discipline or misconduct proceedings.
 - Making a record of the discussion, any decisions made and any documentation supplied will be placed in your personal file, marked 'Confidential'.
 - If the employee is considered to be a sensitive or designated post, notifying the Force Vetting Unit.
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Force Vetting Unit

- Responsibilities** The Force Vetting Unit is responsible for:
- Reviewing the employee's vetting status where their clearance is Management Vetting (MV), Security Check (SC) or Developed Vetting (DV); or the role makes them particularly vulnerable.
 - Conducting a risk assessment of the employee's suitability to continue in their role with a debt management plan.
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Additional Information

Compliance

This policy complies with the following legislation and guidance:

- Police Regulations 2003 (6, Schedule 1, Annexe AA)
 - APP National Decision Model/Code of Ethics
 - APP Professional Standards
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**Supporting
Information**

The supporting information for this policy can be accessed.
