



interest-free loan. So who is it that's being financially irresponsible, sport?

**Dollarmites gets the boot**  
Susan says: Yay, you made it into the Yarraville West Primary School newsletter.

"After consideration, school council has decided that Yarraville West PS will no longer host the CBA Dollarmites banking program. Financial literacy is important, perhaps now more than ever.

"There are independent educational initiatives available for your family to investigate together, such as the Federal Government's MoneySmart or books, and Scott Pape's Barefoot Investor

**The Barefoot Investor for Families: The Only Kids' Money Guide You'll Ever Need**  
HarperCollins  
\$29.95



banks). That way, I'm free to explain to the kids how much of a rip-off credit cards are, why Nimble loans suck, and the hidden cost of UberEats.

Now, since I launched the Barefoot Money Movement a few weeks ago, I've had thousands of teachers apply to pilot the program later in the year, from schools across the country and around the world.

But my biggest discovery? We are truly blessed to have so many hardworking teachers educating our kids.

Seriously, they're passionate about their students and determined to ensure they learn these lessons. It's been a very humbling experience.

for Families." Thanks for educating our educators!  
**Barefoot responds:** Thanks for sending this.

Just to clear things up, my new school program isn't about me selling books (I've sold enough already and, anyway, I've donated a copy to every school library in the country).

This is a not-for-profit program funded from my own pocket (no funding from

# Razor gang makes aged care easier

If you have ever had to navigate aged care for yourself or a loved one, you know what a nightmare it can be. At the same time as trying to organise an aged care assessment and look at different facilities, forms are thrust at you asking about every aspect of your financial affairs — right down to the value of your curtains.

It probably comes as no surprise when I tell you that thousands of aged care means assessments are completed unnecessarily every year.

Most people don't know if they should complete it or not, and many assume that it is compulsory. And thousands more are completed incorrectly, as the forms are long and confusing.

Last year, the Aged Care Forms Taskforce was established, and one of its first tasks was to simplify the means-testing arrangements for aged care. My good friend and co-author, Rachel Lane, is part of that task force — along with representatives from key government departments, aged care providers and consumer groups.

The task force took to the forms with a razor, removing more than half the questions from the residential aged care means test form and more than a quarter from the home care form.

They also reduced the amount of supplementary

Noel Whittaker



information to read by close to 70 per cent.

So there are now three forms — one for home care and a choice of two for people entering residential aged care.

The streamlined standard residential aged care form is expected to benefit 50,000 people accessing aged care every year.

And there's a new, even shorter form for people who receive a means-tested Centrelink or DVA payment and own their home. This enables pensioners to simply give the information that Centrelink or DVA don't already have (that is, the details of their home).

The form is expected to help 20,000 people.

Best of all, people who receive a means-tested pension and don't own a home won't have to complete any forms at all.

When they enter care, the department will use the information already on file about their assets and income to work out their means-tested fees.

For those who should fill in the means testing forms — those who will pay less as a result — easier paperwork is welcome news.

But it is important to remember that you do not have to complete the forms.

It's not quite correct that if you don't complete the forms you won't be eligible for funding towards your cost of care.

If you choose not to disclose your means, you will pay the market price for your accommodation and the top "means-tested care fee", based on your cost of care, but you will still be eligible for the annual and lifetime caps on costs of care.

If you're not sure whether to fill in one of the forms, or which one to use — or if you are someone who helps people with these forms, like an accountant, financial adviser or placement consultant — there will be a free webinar on June 24 from 11am to noon (WA time) that will take you through the forms. To register visit [www.cchlearning.com.au](http://www.cchlearning.com.au) and search "means assessment".

The webinar offers the chance to ask questions of Ms Lane, of Aged Care Gurus, and Vanessa Beck, the national manager of aged care programs at the Department of Human Services.

Noel Whittaker is the author of *Making Money Made Simple* and other books on personal finance. His advice is general in nature and readers should seek their own professional advice before making any financial decisions.

## ASK THE EXPERT

Send your questions to Noel Whittaker  
[noelwhit@gmail.com](mailto:noelwhit@gmail.com) or tweet @NoelWhittaker

**Q** I'm a 63-year-old widow with a self-managed super fund in accumulation mode. I only do an occasional draw-down to supplement my income. I have no biological children, but three adult stepchildren. You have talked about the 17 per cent death tax not applying to children as they are considered dependants. Does that apply to my three adult stepchildren who are the sole beneficiaries, in equal shares, of my estate?

**A** It is not true that money left to children is exempt from the death tax. The death tax applies to the taxable component of the deceased's superannuation left to a non-dependant. Given most people who die are at least 75, it would be more likely than not that their children would be at least 30 years of age and no longer dependant. To qualify as a dependant the person must be physically dependent on you. This is a matter of fact. If you think any of your stepchildren qualify, you should take advice.

# Why being a gopher can undermine careers

**F**ORMAT briefing notes check. Book travel complete. Arrange refreshments for meeting done. Prepare marketing budget sorted.

Drive boss to the airport: really? Pick up boss' prescriptions from the pharmacist: you're kidding, right? Collect boss' dry cleaning: NO!

Everyone needs additional help at times. But exactly how much is too much when it comes to asking an employee to carry out what might be best described as personal responsibilities?

## WORKPLACE MATTERS

Gary Martin



The boss' requests can range from asking an employee to go online to buy tickets to a forthcoming Bjorn Again concert, to doing a spot of grocery shopping or dropping their kids off at day care.

While it is best to co-operate and avoid telling your boss that the request falls way beyond your job description, it is also sensible

to have some idea of where to draw the line.

Clearly you won't say yes to a request that is unlawful, nor will you agree to do something that you believe is unethical.

And if you are completely happy to complete those tasks that are outside of your job description, and on a regular basis, then you ought to continue to do so.

But if you feel that the boss' requests are bordering on the unreasonable, it might be time to have a chat with your superior to establish some boundaries.

Before initiating the chat, consider whether carrying out

personal errands for the boss is part of the organisation's workplace culture.

Is it a widespread practice, or is it only your boss who

**“ If you feel the requests are unreasonable, it might be time to establish some boundaries.**

seems to make such requests? Be aware that if running personal errands for the boss is an embedded workplace practice, it will be harder to break the cycle.

If you are prepared to

undertake most of the additional duties to help your boss out, but want boundaries around some of the more wacky requests, single out the extras that are making you uncomfortable.

Or if you believe the extra duties are making you anxious because of the increased workload, then explain to your boss that leaving the office to run errands contributes to you falling behind in your work to the point that you have to play catch-up at the end of the work day. Add to this that you are happy to undertake some requests but sometimes, when you are particularly busy, you

find it difficult to juggle everything.

It is important also to determine whether your boss is abusing your goodwill.

If the more extra tasks you carry out for your boss the more new ones get heaped on you, then beware — you may be taken advantage of.

A final word: there is a big difference between carrying out those extras for a boss who is deeply appreciative, and one who fails to ever thank you for going the extra mile.

Professor Gary Martin is chief executive at the Australian Institute of Management WA