

**Practical Spending Log**

**for**

**Attorneys & Deputies**

A practical guide for recording bills, shopping, gifts, and other payments under the Mental Capacity Act 2005

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# Introduction

Being an attorney is both a privilege and a responsibility. Thank you for stepping into this role to help protect and support your loved one. It is not always easy, but the time and care you give can make a huge difference to their wellbeing and peace of mind for the whole family.

One of your key responsibilities is to keep clear and accurate records of how the donor’s money is managed and spent. Good record-keeping helps you in three important ways:

* It protects you, showing that you are acting in the donor’s best interests.
* It reassures family members, who can see that everything is being managed properly.
* It demonstrates to the Office of the Public Guardian (OPG) that you are fulfilling your legal duties if ever asked to provide evidence.

This log has been designed to make that process as simple and stress-free as possible. Each section gives you space to record spending, notes, and any important decisions, so you always have a clear picture of what’s happening.

When a booklet is full, simply start another one so that you always have a complete record available. Over time, these logs build up a valuable history that protects you and the donor alike.

By keeping records with care, you can feel confident that you are meeting your responsibilities and providing the best support possible.

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Guidance

## Golden Rules:

* ✅ Only make and record payments that are necessary, reasonable, or customary (e.g. bills, food, small gifts).
* ✅ Always check the donor’s capacity and record your best‑interest reasoning.
* ✅ Keep receipts wherever possible and attach them to this log.
* ❌ Loans must never be made. Attorneys and deputies do not have the power to lend the donor’s money.
* ❌ Larger or unusual payments (such as expensive gifts) require Court of Protection approval.

## Worked Examples:

✅ Paying a £100 gas bill – Allowed (routine household expense).

✅ £50 weekly groceries – Allowed (reasonable and essential).

✅ £25 birthday present for a grandchild – Allowed (customary, affordable).

✅ Prescription charge – Allowed (medical necessity).

❌ £2,000 to buy a car for a relative – Not Allowed (requires Court of Protection approval).

❌ Loan of £500 to a family member – Not Allowed (loans are not gifts).

✅ £30 annual charity donation – Allowed (customary, affordable).

❌ £5,000 holiday for a relative – Not Allowed (beyond powers of attorney).

# Bills & Household Expenses

Record household bills such as utilities, council tax, insurance, and rent or mortgage payments.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Date | Description | Recipient | Amount (£) | Notes (reason, best interests) | Receipt / Invoice Ref |
| 14/08/2025 | Green bin collection (Annual) | County Council | 40 | Gardening | CC123456 |
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# Shopping & Essentials

Use this section for groceries, clothing, and everyday household items bought on behalf of the donor.

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| --- | --- | --- | --- | --- | --- |
| Date | Description | Recipient | Amount (£) | Notes (reason, best interests) | Receipt / Invoice Ref |
| 14/08/2025 | Weekly food shop | Tesco | 40 | Sustinence | In envelope |
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# Medical & Care Costs

Record medical expenses such as prescriptions, GP or hospital fees, and care home or carer payments.

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| --- | --- | --- | --- | --- | --- |
| Date | Description | Recipient | Amount (£) | Notes (reason, best interests) | Receipt / Invoice Ref |
| 14/08/2025 | Prescription (Annual) | Boots Chemist | 100 | Medicine | B123456 |
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# Gifts & Donations

Only record small, customary, and affordable gifts or charitable donations. The Court of Protection must approve larger or unusual gifts.

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| --- | --- | --- | --- | --- | --- |
| Date | Description | Recipient | Amount (£) | Notes (reason, best interests) | Receipt / Invoice Ref |
| 14/08/2025 | Grandson X-Mas present | Johny Gardner | 35 | Annual customary gift | In envelope |
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# Miscellaneous / One‑off Items

Use this section for anything unusual or not covered above. Explain clearly in the Notes why the payment was necessary and, in the donor’s best interests.

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| Date | Description | Recipient | Amount (£) | Notes (reason, best interests) | Receipt / Invoice Ref |
| 14/08/2025 | Taxi | AAA Cabs | 12.50 | Took John into town to see a friend | In envelope |
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# Frequently Asked Questions

**Q. Do I need to keep receipts?**

A. Yes. Attach them to this booklet or keep them safely filed. Receipts are your evidence.

**Q. What if there are joint attorneys?**

A. All attorneys should agree before making payments. Record this in the Notes column.

**Q. What if I am unsure whether a payment is allowed?**

A. Do not proceed without advice. Contact Fern Wills & LPAs or apply to the Court of Protection.

**Q. Will my records be checked?**

A. The OPG may review records from time to time. Keeping this log up to date helps demonstrate that you are acting properly and protects you.

Final Reminder: Keep this booklet safe — it could protect you if your records are ever reviewed.

# Sources & Further Reading

Office of the Public Guardian — Duties & guidance: <https://www.gov.uk/lasting-power-attorney-duties>

Mental Capacity Act 2005 (legislation): <https://www.legislation.gov.uk/ukpga/2005/9/contents>

Fern Wills & LPAs — Guidance for Attorneys: <https://www.fernwills.com>

These links are clickable in Word/PDF and written out in full for print readers.

# Thank You

Being an attorney is a role of trust and compassion. By keeping this record, you are protecting both the donor and yourself. We hope you have found this guide helpful.

If you have suggestions on how this booklet could be improved, or feedback on how it has helped you, please let us and others know.

The business survives by the referrals, reviews and the goodwill of its clients.

If the service is excellent, please let others know.

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2. **Or, use QR code**
3. **Or** [www.google.com](http://www.google.com) → search **“Fern Wills & LPAs Rugby”**

 [**[Click here to leave your review]**](https://g.page/r/CWObGt6Oa-XTEAE/review) **Or, use QR code**

Please also feel welcome to comment on the webpage where you found

this guide.

Fern Wills & LPAs — here to support you:

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📧 [info@fernwills.com](file:///C%3A%5CUsers%5CChris%5CDownloads%5Cinfo%40fernwills.com)

🌐 [www.fernwills.com](http://www.fernwills.com)

If this guide has been helpful, please share it with other attorneys and deputies.

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