



Government of **Western Australia**
Department of **Justice**



Public Trustee

How will the Public Trustee look after my debts/ liabilities?



Disclaimer: We only collect the information we need to meet our obligations and do everything to keep your personal information safe. For more information see our Information Privacy Statement on our website.

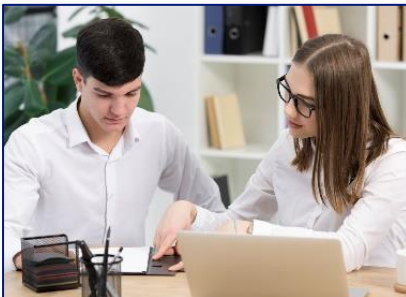


About this booklet

This booklet is written by the Public Trustee of Western Australia. When you see the word **we** it means Public Trustee of Western Australia.



This booklet is written so it is easy to read. The first time we use hard words we write them in **blue**. Then we explain what the word in **blue** means.



You can get someone to help you:

- read this booklet
- know what this booklet is about.



You can ask for more information.

What are liabilities?



Liabilities are things that you owe to a business or person.



These things could be money, electricity, water and gas services, loans or bills for phones.



If you borrowed money from someone, it is a liability because you must pay it back.



Sometimes these things are known as **debts**.

Who pays my debts?



The Public Trustee is your **plenary administrator**. An administrator manages your money and property.



This means we look after your money and make sure it is used in the best way.



We pay and manage the debts and liabilities you have.

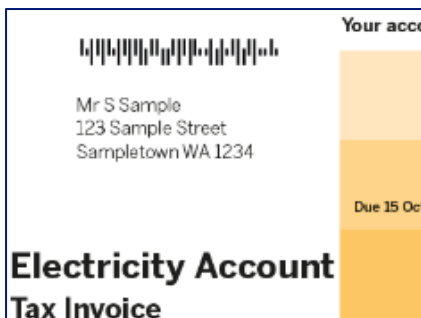


These might include loans, unpaid bills, fines or other money you owe.

How does it work?



We try to make sure your bills are paid on time.



The bills could be for rent, electricity or medical costs.



We also try to pay off your loans or debts by making a plan for your money. This is called a budget.



If you owe real money – like a bill or loan – we try to pay the person or business by using your money. But we don't pay people back if you gave them money or lent it to them.



We look after your **income**, which is any money you receive.



We use your income to pay your debts – your bills and any money you owe.



We do this so you stay out of debt and avoid extra fees.



It also keeps your money and property safe.

Who makes decisions about debts and liabilities?



Your Trust Manager makes decisions about paying your debts.



Decisions are based on paying for the things you need like rent, electricity, food and medicine.



Sometimes you may have less money because bills need to be paid.



All decisions are to help look after your money and make sure you are also looked after.

Contact Us



Your Trust Manager's email or
public.trustee@justice.wa.gov.au



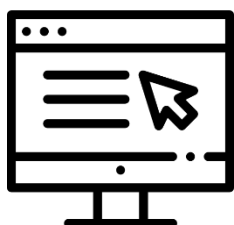
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Your Trust Manager's phone number or
1300 746 212



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You can learn more about what the
Public Trustee does at
www.publictrustee.wa.gov.au