

Self-directed support

Organising the money

There are several ways that you can take and manage the money you get for your support.

This fact sheet tells you about ways you can organise the money you have as an Individual or Personal Budget.

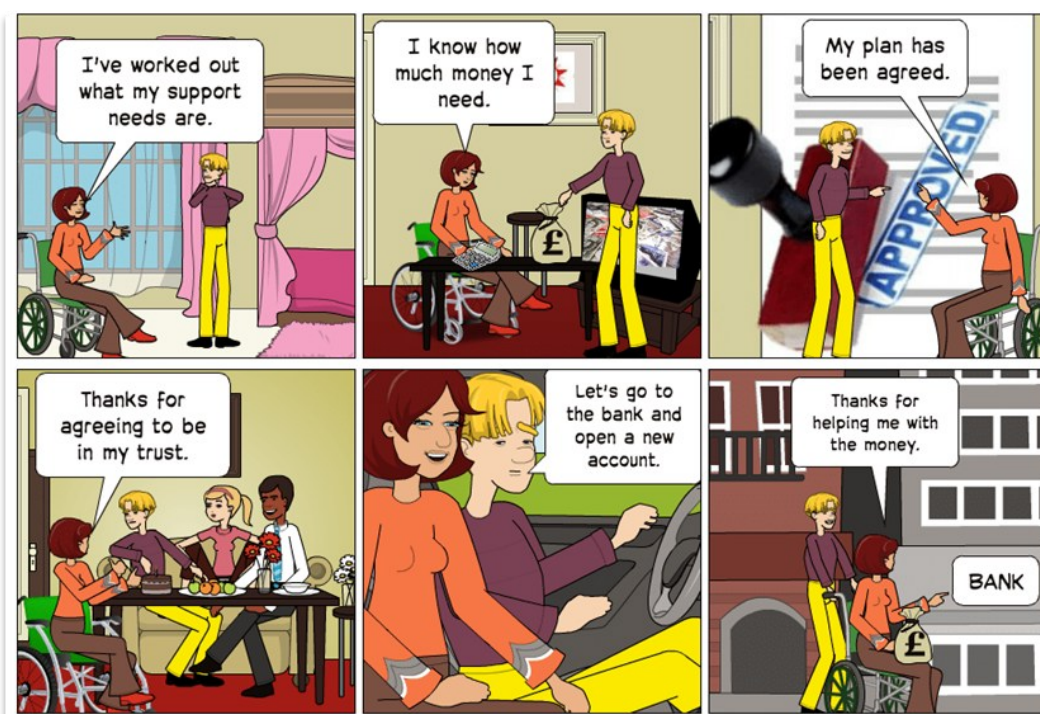


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I think I may need to alter my support plan or ask for more money.



You can ask family or a friend to organise your support.



Or you can use a broker to look after your budget.

The basic facts

You are ready to organise your money when you have already:

- Worked out what your support needs are.
- Found out how much money you need.
- Made your support plan.
- Had your support plan and budget agreed by the local authority.

There are different ways you can organise the money

You might have a direct payment: the local authority pays the money straight into your bank account. (You need a separate account to stop this money getting mixed up with any other money you have.) But you don't have to organise the money yourself. You can arrange for someone else to manage it for you:

- Someone you trust – a family member or friend.
- A Trust (a legal group set up to act for you).
- Someone you pay – a broker, an independent social worker or an advocate.
- A service provider who manages the budget for you and provides support using an Individual Service Fund.
- A care manager or social worker.



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You can take the money as a direct payment.



Open a bank account to keep your money separate.



If you have Independent Living Fund (ILF) money, you must keep it separate from your other accounts.



You should be offered a range of options on how to manage the money.

More information about organising the money

There are a number of options for looking after the money

1. Organise it yourself — Direct Payment

You can take the money as a direct payment from the local authority. Keep it in a separate bank account from other money you have.

Opening a bank account isn't always easy. The bank has to be satisfied that you understand what having a bank account means. If you have a reducing capacity to understand your financial arrangements (perhaps because of a deteriorating condition) you may need legal advice. Voluntary organisations like the MS Society and the Alzheimer's Society may be able to help.

2. Get someone you trust to look after the money — Nominated Person

A family member could hold the bank account for you. The local authority must agree to this.



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Set up a legal trust.



Use a provider organisation.



Leave the money with the local authority if you want.

3. Set up a Trust

A group of people who have your best interests at heart can form a Trust. The Trust can open an account on your behalf. The local authority must recognise the Trust as your managing agent. This can be a legal formal trust or an informal group with a nominated account.

4. Use a provider organisation — ISF

Some organisations that provide support are using Individual Service Funds (ISF). That means that they hold your money in a restricted account – an account that can only be used for your support.

5. Leave the money with the local authority — Care/ Council Managed

A care manager can look after the money. Some people like to start off leaving the money with the local authority and then take more control as they get more confident.

6. Pre-Payment Card

Your local authority may offer a pre-payment card (PPC). You can refuse if you would rather hold the money.



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Plan what you spend over the whole year.



Don't be afraid to ask for help.



Keep a diary of what you spend and keep receipts and invoices.

If you, a relative or a Trust are looking after the money, there are things you need to do.

Check out the best deals from the banks.

Some banks give better deals than others so it is good to shop around. You might be able to get help with this from your local Centre for Independent Living.

Make a spending plan:

- Plan what you will spend over a whole year and also what you will spend each week.
- Keep some money aside to use in case something unexpected crops up. Agree this with your local authority.
- Plan to spend all your money during the year and discuss with your local authority any intention to carry money over into the next year.
- Ask for help as soon as you need it.

Keep track:

- Keep a diary of what you spend and when.
- Keep copies of invoices and receipts for things you have bought with your money.
- If you employ people, keep details such as their tax and national



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The local authority will want to check if everything is alright.

insurance contributions. You can get help with this from a Centre for Independent Living or other local organisations. Your local authority will be able to give you their contact details.

- If the local authority asks you for any information, make sure you keep a record or a copy of what you send them.

What the local authority wants

Part of the local authority's job is to help you to look after your money. They will want to talk with you about how your money is working for you.

Every so often, the local authority will probably want to audit what you do with the money. They will ask you to show them that you have used the money in a responsible way. Generally, they expect you to keep receipts for bigger purchases. Ask your local authority what they expect.

If things aren't working well, the local authority should help you to get back on track.

If you are unsure or get confused, go to the local authority sooner rather than later. Be open and upfront about any difficulties in your Direct Payment.



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Keep receipts for big items. Let your broker have them, if you use one.



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Two examples

Caroline Tomlinson has a Direct Payment

“I guess other folk use a variety of people to do their PAYE for their personal assistants. We find that by managing it ourselves we get best value out of it because we don't take a management fee. You could use a broker or a friend of the family, too.

We're looking now at an Independent Living Trust. In this, people sign up in a legal way to act in the best interest of Joseph. We think this would set up a sustainable arrangement for Joseph so that if anything happened to us the money would still be working for Joe in the best possible way.

We wanted to make sure that Joe's income was maximised so we went through a benefits check with the local Welfare Rights Advisor to make sure he was getting everything he was entitled to. I would say to anyone in our circumstances that they should do this regularly because the benefits system is constantly changing.”



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Cindy Peacock uses ISF

"I have an individual budget because I have a visual impairment. I have three children.

I use the money for my PA who helps with an endless list of practical jobs.

Although I still have complete control, I didn't want the worry of organising the money as well. So I use an agency to organise the money for me."



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