



Personal Budgets

A guide to the 4 different ways to fund your care and support.



[Link to Video Version](#)



All Personal budgets start with your care plan. This is about the support you need and the outcomes you want.

There are 4 main types of Personal Budget:



- **Direct payment**
- **Direct payment + support**
- **Individual Service Fund**
- **Notional budget**

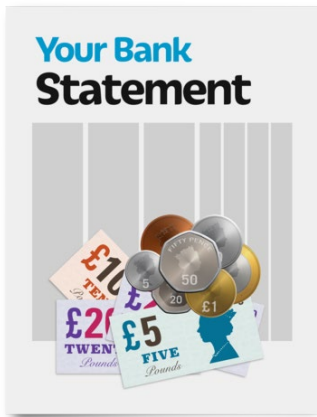


Direct Payments give you the **most** control over how your money is spent.



Notional Budgets give you the **least** control over how your money is spent.





Direct Payments

You are given money to pay for care and support. You keep the money in a bank account which is just for the Direct Payment.

You can use the money however you want, to do the things in your care plan. For example, to employ a Personal Assistant.



Someone else could look after your Direct Payment for you. For example, a friend or relative.



Direct Payments + Support

You can pay an organisation to look after your Direct Payment for you.

They help you to:

- Plan and review your support and the things you do
- Recruit, employ and manage Personal Assistants





Individual Service Funds

The money for your care and support is paid directly to an organisation. They arrange everything for you.

This is good for people who do not want Direct Payments.



The organisation should involve you in decisions. It is flexible: you work together to plan your life. You can make changes more quickly than with a *notional budget*.



Notional Budget

The Council or the NHS pay a care provider to support you.

There is less flexibility because the Local Authority organise your care.



You should still be given choices about:

- The things you want to do
- Who supports you

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Easy Read
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