



Managing your own funding

Our self-management policy

Easy Read guide



ndis

[ndis.gov.au](https://www.ndis.gov.au)

How to use this guide



The National Disability Insurance Agency (NDIA) wrote this guide. When you see the word ‘we’, it means the NDIA.



We wrote this guide in an easy to read way.

We use pictures to explain some ideas.

Bold

We wrote some important words in **bold**.

Not bold

This means the letters are thicker and darker.



We explain what these bold words mean.

There is a list of these words on page 69.



This Easy Read guide is a summary of another policy.

This means it only includes the most important ideas.



You can find the other policy on our website.

www.ndis.gov.au



You can ask for help to read this guide.

A friend, family member or support person may be able to help you.



This guide is very long.

It explains lots of ideas.



You can take your time to read it.

And you don't have to read it all at once.

What's in this guide?

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How do you manage your own funding?



Participants are people with disability who take part in the NDIS.



Each participant gets **funding**.

Funding is money that pays for the supports and services you need.



And participants get their own **plan**.

This is a document that explains what:



- your goals are



- supports you need



- funding you will get.



When you join the NDIS, you can choose who will manage your funding.



You can choose to manage your funding yourself.

We sometimes call this self-management.

You can also choose to have someone else manage your funding for you, such as:



- the NDIA



- a plan manager.



Or you can choose a combination of these options.

For example, you might manage part of your funding yourself.

But you might get the NDIA to manage the rest of it.

Who can choose to manage their own funding?



Any participant can choose to manage their own funding.



You can get support to do this.



But some participants can't make decisions on their own.



They can choose a **nominee** to:

- talk to the NDIA for them
- manage their funding for them.



Your nominee is someone you choose to:

- make decisions for you
- do things for you that you can't do on your own.



If a participant is under 18 years old, they also can't manage their funding on their own.



Their parent or **guardian** can choose to manage their funding for them.

We call them child representatives.



A guardian is a person who acts and makes decisions for you.

For example, your guardian might be a member of your family.

A guardian might be able to:



- talk to the NDIA for a young person



- manage their funding for them.

We explain nominees and child representatives more on page 28.



We use ‘participants who manage their own plans’ to talk about all of these people.

What is this guide about?



We wrote a **policy** about managing your own funding.



A policy is a plan for how we should do things.



We want to make sure you can choose to manage your own funding.



This is important because you are the:

- expert in your own life
- best person to know what supports will help you.



Managing your own funding gives you more choice and control over your supports.

And it helps you:



- do more things for yourself



- take part in the community.

What are our goals?



We want you to know you can choose to manage your own funding.

This includes knowing what options can suit your needs.



We want you to get support to decide if managing your own funding is right for you.

When you choose to manage your own funding, we want you to understand:



- how it can work well for you
- what you must do
- what risks there might be
- how we will keep you safe.



We also want the people who support you to understand these things.



We want you to get the support you need to manage your own funding.

This will help you:



- manage your funding well



- get the most out of your funding



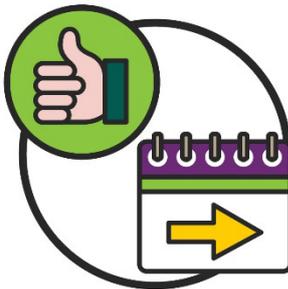
- work towards your goals.



We also want to have the right policies and supports for participants who manage their own funding.



This will help us keep you safe.



This will also help us make sure the NDIS:

- works well
- lasts for a long time.



1. Finding out about your options



When you join the NDIS, we share information about how the NDIS works.



We share this information in different formats.

For example, in Easy Read.

This helps everyone get information in a way that suits what they need.



We will make sure you can find and use this information at any time.

As a participant, you can also get support from:



- NDIA staff



- our Partners in the Community – organisations that support participants to find and use supports and services.



You can get this support at any time.

This means you can work out what's best for you as your life changes.

They can support you to understand:



- how you can manage your own funding



- other options for managing supports.

And they can help you work out:



- what would work best for you



- how this can support you to work towards your goals.



2. Deciding who can manage their plan



There is a law that explains how the NDIS works.



This law says any participant can ask to manage their own plan.

This includes:



- nominees



- child representatives.

We explain who these people are on page 28.



But this law also stops some people from managing their own plans.



This might happen if a person can't pay back the money they owe when they need to.

We say they are 'insolvent under administration'.



These people must tell us if this happens to them.

And they can't manage their own plan for the time they are 'insolvent under administration'.



This law also says participants can't manage their own plan if this would put them at risk.



We keep a record of any risks for participants.

And we work out if managing their own plan would put a participant at risk.

We look at:



- how big the risk is



- if it would still be good for the participant to manage their own plan.

How we decide if a participant is at risk

Capacity



When we decide if managing their own plan would put a participant at risk, we think about their **capacity**.

Your capacity is how you:



- understand the choices you have



- make decisions for yourself

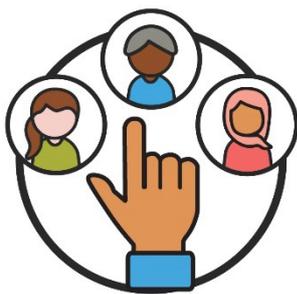


- understand how your decisions will impact your life



- communicate to others what you want.

This includes their capacity to:



- make their own decisions



- manage their own money



- know the right people to ask for support.

And this also includes their capacity to:



- keep records



- plan their supports and pay **providers**



- understand what providers must do.

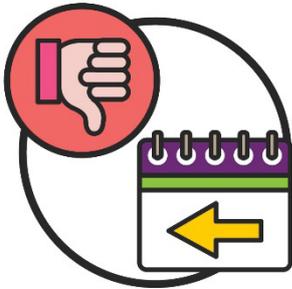


Providers support other people by delivering a service.

For example, people with disability.



We also think about if they have managed funding before.



If they didn't manage their funding well before, they might not have capacity to manage it this time.



We also think about if a court says someone else must make decisions for a participant.

This might happen if they don't have capacity.



If a participant doesn't have capacity now, they might still be able to manage parts of their own plan with support.



But if they can't build their capacity, we might not let them manage their own plan.



This helps us make sure:

- they get the support they need
- providers are paid for their services.

Harm



We also think about keeping participants safe from harm.



This includes working out if someone might:

- take advantage of them
- force them to make decisions.

If something like this happens, we might stop:

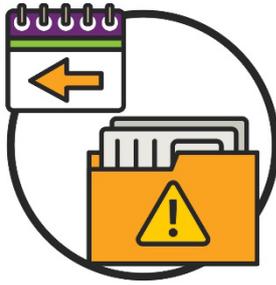


- a participant from managing their own plan



- their nominee or child representative from managing their plan.

But we need proof that something like this:



- already happened



- might happen again.



For example, we need proof that a participant is at risk of harm.

This could include:



- hurting a participant's body



- not helping a participant the way they are supposed to



- controlling a participant



- taking advantage of a participant's money.



If we stop a participant from managing their own plan, we do it to make sure:

- they get the support they need
- providers are paid for their services.

Nominees and child representatives



Before you decide how you want to manage your funding, we need to know if you have a nominee or child representative.



This is a separate decision we make.



We keep a record of:

- who they are
- what they can do.

A nominee can:



- talk to us for you

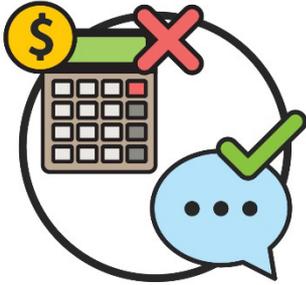
or



- manage your funding for you.



They can also do both of these things.



Your nominee can't manage your funding if you decide they can only talk to us for you.



If you are under 18 years old, you will have a child representative.

They will be your parent or guardian.



They can make all of your decisions for you.

This includes managing your funding.



Before we decide if your nominee or child representative can manage your funding, we check they are the right person to do this.

We will work out if they:



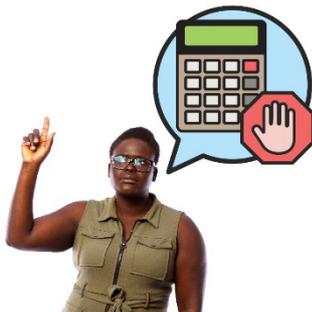
- have capacity to make decisions



- make decisions that will help you



- can manage money well.



Your nominee or child representative must tell us if anything will stop them from managing your funding.



If they do the wrong thing, we might tell you that you need a new nominee or child representative.

Supporting you and building your capacity



Before we agree for you to manage your own funding, we think about if your capacity puts you at risk.

This includes your capacity to:



- make decisions



- manage money.



But we want you to manage your own funding if you can build your capacity.



So we include goals to check how you are building your capacity.

We share a checklist with you.



You can get support to build your capacity.

This might include supports:



- in your plan



- from the community.

You might get support by:



- joining a group of people who manage their funding



- learning new skills



- getting someone to manage some of your funding for you.

You might also build your capacity by:



- building relationships with other people



- taking part in your community.



You might start by having someone else manage your funding.

But you can learn how you to do it yourself.



Or you can manage some of your funding yourself.

But have someone else manage the rest of your funding.



You can also manage your funding yourself.

Then you can get support to work with providers.



As you build your capacity you will need less support to do things for yourself.



This means you will need less funding for building your capacity.

But you can still get support from NDIA staff.



We might make other rules before we agree for you to manage your own funding.



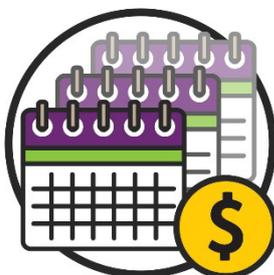
We do this to help keep you safe.

And it helps us plan for things that might put you at risk.

We might give you:



- less funding to manage yourself



- funding over time instead of a shorter plan.



We might check in with you more often.

This might include checking how well your plan is going sooner.



We might also include more rules about how you can use some of your funding.

We call these 'stated supports'.



These rules could include:

- what provider can deliver those supports
- how they deliver those supports.



Stated supports don't stop you from managing your own funding.



But they help us make sure you use your funding in a certain way.

How we make our decision

When you ask to manage your own funding,
we will think about:



- what you want



- if there are any risks to you



- what support you have



- how you will build your capacity



- how to keep you safe.



Before we agree to change your plan, we will talk to you about the way you want to manage your funding.



After we make a decision, we will include it in your plan.

Your plan will explain how much funding:



- you will manage



- someone else will manage.

We will also keep a record of:



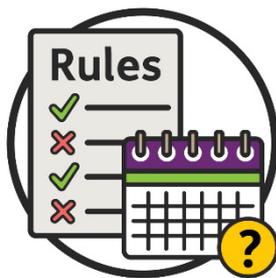
- when we talked to you about your plan



- what you wanted to do



- how we made our decision



- when we explained the rules you must follow to manage your own plan.



3. Managing your own funding

How we will support you



When you manage your own funding, we will share information that is clear and easy to understand.



We will share it in different formats to suit what you need.



We will make sure this information is easy to find and use.



We will share it on our website so you can find it at any time.

www.ndis.gov.au/self-management



We will also share information that can help you stay safe.



We will support you with funding to help you build your capacity, if it's right for you.



We will also help you find other organisations that can help you learn how to manage your own funding.

Following the rules in your plan



When you manage your own funding, you must follow the rules in your plan.



You can only spend your funding on supports and services that:

- you need
- are in your plan.



This includes any rules for stated supports.

You shouldn't spend your funding on:



- supports that are not related to your disability



- day-to-day costs, like groceries.

You shouldn't spend your funding on supports that you can get somewhere else, like from:



- the community



- other government services, like education or health care.



And you shouldn't spend your funding on supports that other people should pay for.

For example, changes at work to suit your needs.

You also shouldn't spend your funding on supports that:



- will harm you



- are against the law.



You shouldn't spend all of your funding straight away.

It should last as long as your plan does.

Otherwise you might not have enough funding left for the support you need.

Choosing providers



The **NDIS Quality and Safeguards Commission (NDIS Commission)** makes sure participants:

- are safe
- get good services.



They manage a list of **registered providers**.

A registered provider:



- can offer certain supports and services to participants



- must follow certain rules the NDIS Commission sets.



The NDIS Commission can also stop providers from delivering services to participants.

When you manage your own funding,
you can choose to use:



- registered providers



- providers that aren't registered.



But you should check if the NDIS Commission has
stopped that provider from delivering services.



We can also tell you that you must use
a registered provider for a certain support.



You can also choose to hire support workers yourself, instead of going through a provider.



This makes you an employer – someone who hires people to work for them.

This means you have extra things you must do.



We wrote a document to explain this.

It's called 'Directly engaging your own staff'.



You can find it on our website.

www.ndis.gov.au/self-management



4. Paying for supports and services



When you manage your own funding, you need to tell us what bank account you want to use.

We will pay your funding into that bank account.



This bank account should just be for your funding.

It shouldn't be one you use to pay for day-to-day things.

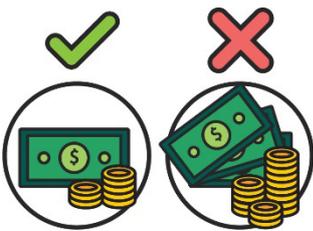


The bank account should also have your name on it.

When you manage your own funding, you must:



- keep track of the funding we give you



- not spend more than the funding you have.

You must also:



- pay providers for services they give you



- understand the rules you agree to when you use their services.



There are different ways you can pay for supports and services.

How do you pay for supports?

You can pay for supports by:



- paying for the service with your own money



- making a payment request to get the money back.

You can make a request online using the:



- myplace portal on our website



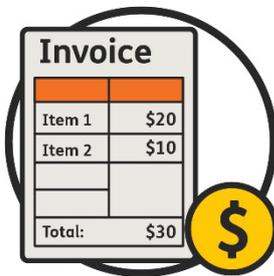
- myNDIS app.



You can also fill out a form and send it to us.



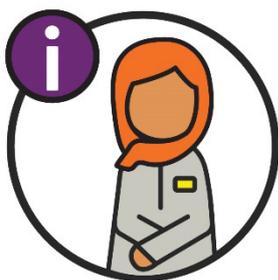
You need proof that you received the service, such as an **invoice**.



An invoice is a document that includes:

- a list of services that need to be paid for
- the amount that needs to be paid.

This needs to include information about:



- the provider



- when you received the support



- what support you received



- what part of your funding pays for this support.

It also needs to include how much:



- support you received



- the support costs.



You need to keep this proof for 5 years.

We might ask to see this proof in the future.



We wrote a guide that explains how to make a claim in more detail.

It's called 'How to claim from my plan'.



You can find this guideline on our website.

<https://ourguidelines.ndis.gov.au/paymentsforsupport>



5. Making sure your plan works well



We will check in with you every now and then to make sure:

- your plan works well
- you are working towards your goals.



We will also check in with you if something big changes in your life.



We have different ways for you to manage your funding.

This helps you have choice and control over your supports.



You can change the way you manage your funding to suit what you want and need.



We will support you if you need to change the way you manage your funding.

Things in your life might change over time, including what:



- support you need



- might put you at risk.



Or you might need more support for a short time.

For example, if you need to go to hospital.



Or if your nominee or child representative can't make decisions for you for a while.



If something like this happens, you can change the way you manage your funding for a short time.



When a participant turns 16 years old, we will talk to them and their:

- nominee
- child representative.



We will help them work out the best way to build their capacity.

18



This will help them be ready to manage their own funding when they turn 18 years old.

When must we review your plan?



When we **review** something, we check to see what:

- worked well
- needs to change.



We will review your plan every now and then to make sure it is working well.

This includes how you manage your funding.



We must review your plan if you ask us to.

You can ask us to review our decision about who will manage your funding if you are not happy with it.



We must review your plan straight away if you become 'insolvent under administration'.

And we will manage your funding instead.



We must also review your plan if someone gives us proof that you should not manage your funding.

This will help us keep you safe.

How we review plans

When we review how you manage your plan, we must think about how:



- you are building your capacity



- your capacity has changed.



We will also think about any new risks.



And we must think about how well you have managed your funding.

This includes if you:



- followed the rules about how to use your funding



- kept records



- paid providers on time.



6. When someone does the wrong thing



We want to protect your funding so it's there when you need it.



This means we need to stop people from doing the wrong thing with funding.



If you do the wrong thing, we call it **non-compliance**.

This includes if you do the wrong thing:



- on purpose



- by accident.

We know that not all non-compliance is on purpose.

We know people:



- try to do the right thing
- sometimes make mistakes.



If you make a mistake, we will work with you to fix it first.



We want to help people learn how to do the right thing before something becomes non-compliance.

We will share clear information so you can know:



- what non-compliance is



- how to stop it before it happens.



We wrote an Easy Read guide about non-compliance.

You can find it on our website.

[www.ndis.gov.au/participants/working-providers/
what-non-compliance](http://www.ndis.gov.au/participants/working-providers/what-non-compliance)

Types of non-compliance

Non-compliance includes when someone:



- makes a mistake



- uses funding in the wrong way.

Non-compliance also includes when:



- there is a **conflict of interest**

A conflict of interest is when someone can affect a decision so the result is better for them. This makes the decision unfair.



- someone does something that isn't against the law, but they know it's the wrong thing to do.

And non-compliance also includes when someone:



- commits fraud – a crime where a person plans to do something that is not honest



- is corrupt – someone acts like a good person but does the wrong thing.

What we do to stop non-compliance



If we find out that someone has done the wrong thing, we will talk to them.



We will check in to see how they are going.

This helps us make sure it won't happen again.



We might give them extra support to help build their capacity.

If the non-compliance is serious,
we might also need to:



- change the way they manage their funding



- ask them to pay the money back.

If the non-compliance is against the law,
we might need to talk to:



- the courts



- the police.

More information

For more information about this guide, please contact us.



You can visit our website.

www.ndis.gov.au



You can call us.

1800 800 110



You can follow us on Facebook.

www.facebook.com/NDISAus



You can follow us on Twitter.

@NDIS

Support to talk to us



You can talk to us online using our webchat feature at the top of our website.

www.ndis.gov.au

If you speak a language other than English, you can call:



Translating and Interpreting Service (TIS)

131 450

If you have a speech or hearing impairment, you can call:



TTY

1800 555 677



Speak and Listen

1800 555 727



National Relay Service

133 677

www.relayservice.gov.au

Word list

This list explains what the **bold** words in this guide mean.

Capacity

Your capacity is how you:



- understand the choices you have
- make decisions for yourself
- understand how your decisions will impact your life
- communicate to others what you want.



Conflict of interest

A conflict of interest is when someone can affect a decision so the result is better for them.

This makes the decision unfair.



Funding

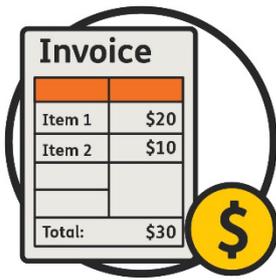
Funding is money that pays for the supports and services you need.



Guardian

A guardian is a person who acts and makes decisions for you.

For example, your guardian might be a member of your family.



Invoice

An invoice is a document that includes:

- a list of services that need to be paid for
- the amount that needs to be paid.



NDIS Quality and Safeguards Commission (NDIS Commission)

The NDIS Commission makes sure participants:

- are safe
- get good services.



Nominee

Your nominee is someone you choose to:

- make decisions for you
- do things for you that you can't do on your own.

Non-compliance



If you do the wrong thing, we call it non-compliance.

This includes if you do the wrong thing:

- on purpose
- by accident.



Participants

Participants are people with disability who take part in the NDIS.

Plan



A NDIS plan is a document that explains what:

- your goals are
- supports you need
- funding you will get.



Policy

A policy is a plan for how we should do things.



Provider

Providers support other people by delivering a service.

Registered provider

A registered provider:



- can offer certain supports and services to participants
- must follow certain rules the NDIS Commission sets.



Review

When we review something, we check to see what:

- worked well
- needs to change.



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[ndis.gov.au](https://www.ndis.gov.au)