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> **Update:** Due to new NDIS laws budgets will be progressively reduced for social, economic and community participation supports and improved daily living skills.
>
> The budget reductions will be applied to new and reassessed plans from 1 October 2026 and renewed plans from 1 February 2027.
>
> Learn more about the legislation changes.

What an NDIS plan is

NDIS plans are built by NDIA planners with NDIS participants.

We work with you to create a new plan each time you need one.

NDIS plans include funding for you to buy the NDIS supports you need for everyday life and to work towards your goals.

You'll get a new plan on a scheduled reassessment date, or when your situation changes and you need more, less or different NDIS supports.

What NDIS plans are for

Each plan is a package of NDIS supports that work together and alongside the informal, community and mainstream supports you also use.

The NDIS supports we include in a plan are:

- based on the information and evidence you give us
- what our rules say we can fund
- reasonable and necessary and related to your disability.

The total funding we include in a plan is based on:

- what types of support are included

- what the NDIS supports should cost
- if any supports are shared with someone else
- how often the supports are needed.

NDIS plans include your goals

Your goals are an important part of your plan. They help us get to know you and the things that are important in your life.

Goals can also:

- help you think about what your strengths are and how you can use them
- give you motivation to try different things and build your independence
- be something to work towards where you can measure your progress.

Learn more about how to set goals.

NDIS plans include your total funding amount

Your plan describes your total funding amount. This is funding you use to buy NDIS supports.

Your plan also explains which support budgets you have included in your plan. For example, core supports, capacity building supports, capital supports and recurring.

You might not have funding against each support budget. It depends on your situation and your disability support needs.

Different types of supports

Your plan explains which of your NDIS supports are:

- flexible so you can use your total budget amount in the way that suits you best
- stated, which you can only use the funding for the NDIS support described in your plan.

When budget reductions are applied

Budget reductions only apply to these supports categories are:

- social, economic and community participation
- improved daily living skills.

Within these two categories there are some supports that aren't affected by budget reductions. These include essential day-to-day, complex, specialised or customisable supports.

The budget reductions don't apply to any other support categories.

You can also apply for a plan variation if you have high support needs, and a budget reduction will put your wellbeing and safety at risk.

Your plan will show the funding changes if a budget reduction has been applied to your plan.

Your NDIA planner will help you understand your NDIS plan and funding at your plan meeting.

If you have high support needs

You can ask for us to vary your plan if you have high support needs and a budget reduction puts your wellbeing and safety at risk.

You're considered to have high support needs if:

- your total budget for assistance with daily life, home and living, and assistance with social, economic and community participation is $215,030 or more, and
- you get 24-hour NDIS supports for support needs arising directly from the impairments you access the NDIS for.

24-hour NDIS supports are those that are available all day and night to meet your ongoing support needs related to your disability. This can include shared or individual supports, or overnight assistance.

You need to ask us to change your plan for high support needs within 90 days of your plan being approved with budget reductions. We can only vary your plan under a high support needs variation if you meet the criteria.

You, your nominee, your child representative or a public guardian with a valid legal order can ask for this variation. You need to give consent for anyone else to ask for a plan variation on your behalf.

We may increase funding for home and living or assisted daily living support categories to make sure you can continue to access 24-hour disability supports if we decide to vary your plan. The increase won't be more than the budget reduction that was applied to your plan.

How you'll manage your plan

Your plan will also describe how the funding for each support type will be managed. Learn more about how to manage your plan.

What an NDIS plan is like

Your plan includes information about:

- your situation and who supports you
- the goals you want to work towards
- your NDIS supports
- who'll manage your funding
- your total funding amount and funding components
- the length of your NDIS plan and funding periods
- how to let us know if you think your plan needs to change.

When we approve your plan, we'll put a copy of it in the participant portal for you to see and use. We'll ask how you would like to receive any additional copies of your plan.

Example of a plan

Download an example of an NDIS plan. Newer plans also include information about funding periods.

- New look plan example (PDF 465.34KB)
- New look plan example (DOCX 133.82KB)

Our guideline

Download the your plan guideline:

- Your plan guideline (PDF 343.61KB)
- Your plan guideline (DOCX 115.51KB)

Related information

What is an NDIA planner

What are goals

What are NDIS supports

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