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You won't be able to self-manage your funding if:

- you're currently an insolvent under administration
- you've been convicted of an offence involving fraud or dishonesty
- you've been convicted of an offence punishable by 2 or more years in prison
- we think that self-managing would pose an unreasonable risk to you
- we think that you're unlikely to spend your funding on only NDIS supports and in line with your plan.

If you have a plan nominee or child representative, they can ask to self-manage some or all of your plan funding. We won't approve the request if:

- they're an insolvent under administration
 - we think that allowing them to self-manage would pose an unreasonable risk to you
 - we think that it's unlikely they'll spend your funding in line with your plan and only on NDIS supports.
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- Your plan nominee also can't self-manage your plan funding if they've been convicted of an offence:
 - involving fraud or dishonesty
 - punishable by 2 or more years in prison.

Bankruptcy and insolvency

Insolvency is when a person or company can't pay their debts when they're due. An insolvent person or organisation might also be declared 'bankrupt'.

If you, your plan nominee, or child representative are insolvent, you can't manage your NDIS funding. You won't be able to self-manage if you fall into similar categories under the laws of another country. When we look at if you're likely to spend in line with your plan, we don't look at periods of bankruptcy that have now ended.

If you're unsure if this applies to you, contact the [Australian Financial Security Authority](#) .

Unreasonable risks

The NDIS Act and Rules say you can't self-manage your funding if this would create an unreasonable risk to you.

Your plan nominee or child representative also can't manage your funding if that would be an unreasonable risk to you.

When deciding if self-management would create an unreasonable risk to you, we think about:

- whether self-managing might cause any harm to you
- how vulnerable you are to physical, mental, or financial harm, and exploitation or undue influence from other people
- if you have the capacity to make decisions and manage your money, including when you have support from others
- any supports or strategies we can include in your plan, or that were included in previous plans that may help you manage your money
- how well you've managed funding for supports and services in the past
- the types of NDIS supports in your plan. For example, we'll think about how your supports are delivered and who is delivering them
- if a court or tribunal has ordered that someone else manages you, your nominee or child representative's money, such as a financial trustee or guardian
- anything you, your plan nominee or child representative tells us that we think is relevant or that we think we should look at.

When we look at unreasonable risks to you, we don't look at:

- the type of impairments you have, but we do look at how your impairments may affect how you manage your funding
- the amount of funding in your plan
- if you haven't used all your funds in a previous plan.

Identifying risks doesn't always mean we'll decide you can't self-manage. We'll talk to you about the risks, and if there are ways we can help you manage them. Risks are only unreasonable if we consider that there are no suitable safeguards or supports available to manage the risk to you.

Purchasing NDIS supports in line with your plan

It's important that you or the person managing your funding spend your money in line with your plan, and only on NDIS supports. Learn more about [NDIS supports](#).

The [NDIS Act](#) and [Rules](#) say you can't self-manage your funding if it's unlikely you'll spend your funding in line with your plan and only on NDIS supports. This includes if you deliberately do the wrong thing.

If you, your nominee or child representative haven't spent in line with your plan in the past, we'll look at:

- if it was a once off or not. For example, you may have spent your funding on one support that wasn't an NDIS support
- why you haven't spent your funding on NDIS supports and in line with your plan
- if someone else was involved with the decision to not spend you funding in line with your plan

We'll also look at if you, your plan nominee or child representative have:

- given us the information and documents that we need, or have a reasonable reason if you can't
- been involved in fraud or mismanagement or misuse of funds or other assets
- been legally or financially exploited or pressured to do something. We'll think about how often this has happened and why
- the capacity to make decisions or manage your finances, including when you have supports from others.

We'll also look at anything you or someone else tells us, or that we think we should look at.

We'll think about all this information before we decide if you, your nominee or child representative can self-manage your funding.

We understand most people try to do the right thing, but sometimes make mistakes. We want to help you to do the right thing when you claim from your plan. We'll also think about if you have the information and support you need to spend in line with your plan. For example, if you speak a language other than English, live in a remote area or don't have access to the internet.

We'll help you understand where you might be making mistakes and connect you with information, support and resources you need.

When we look at if you, your nominee or child representative are likely to spend in line with your plan, we don't look at:

- the type of impairments you have, but we do look at how your impairments may affect how you manage your funding
- the total amount of funding in your plan
- not using all your funds in a previous plan
- a period of bankruptcy that has now ended.

Ways to minimise risk

If you'd like to self-manage but there are risks involved, we'll work with you to identify ways to minimise the risk of harm to you or help you spend your funding only on NDIS supports and in line with your plan. There might be supports or strategies we can include in your plan, or that were included in previous plans, that help reduce the risk. We could:

- fund supports in your plan to help you build your skills and confidence to self-manage
- approve you to self-manage a smaller part of your NDIS funding when you start out
- vary the length of the funding periods in your plan to reduce the amount of funding you can access at one time
- give you a shorter plan
- schedule regular check-ins with you.

Help from your informal supports might also minimise the risk of harm to you.

If we think there's an unreasonable risk to you, or it's unlikely your funding will be spent on only NDIS supports and in line with your plan, we'll talk with you about other options for managing your plan funding.

You can still work toward safely self-managing your plan in the future if you want to.

When we decide if there's an unreasonable risk to you if your plan nominee or child representative manages your funding, we think about:

- how good they are at managing money
- if they're likely to spend your funding on only NDIS supports and in line with your plan
- if they have a personal or other interest that might lead them to use your NDIS funding on other things
- if there's anything that can minimise risk to you.

You can learn more about how we decide about self-management in [Our Guideline - Creating your plan](#).

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