



NDIS Budgeting Tips

It's essential to create a budget for your child's NDIS plan to ensure that you have the funds required to achieve your child's goals. We asked families to share their top budgeting tips and considerations for making funds stretch further.

Use a spreadsheet

The spreadsheet can be as simple or complex as you want. A simple option is to set up a table by month and services. Figure out how many sessions you need to achieve your goals and determine if you have the funds available. If not, readjust. Review monthly. You can also search online for excel budget templates. Here are some great budget templates from the Self Manager Hub <https://www.selfmanagerhub.org.au/budgeting-and-keeping-track-of-your-ndis-money/>

Keep an eye out for changes

There are changes happening all the time. Later this year, we expect more flexibility between core and capacity building funds to be announced. Make sure you keep updated. NDIA do Q&A and email updates regularly. Speak to your friends and therapy team too.

Roughly map out the year

What is locked into the calendar? Is there a therapy program during the holidays? Would a block of sessions or intensive be more helpful in achieving a specific goal than a fortnightly session? Think about when your child can access therapy. If your child is starting school, you will need to think about sessions outside of school hours. This will impact how you budget the year.

Price guide

Plans are funded based on the price guide, but if you have a therapist who charges less, your child's funds will go further. On the other hand, if you are self managing and use a professional who charges more than the price guide (not relevant for plan or agency managed participants) you will spend the funds faster. All things to consider when budgeting.

Assign funds for non-therapy services

When creating a budget, assign funds for reports, team meetings with your therapists and any other non-therapy related activities.

Set funds aside for contingency

Sometimes unexpected things happen, so it's a good idea to leave some funds aside when allocating a budget. It may be that your child sees an OT and ST right now, but what if a new challenge arises, and you need to access a new professional such as a Psychologist, but you already split your budget in two.

Determine monthly spend

Divide NDIS figure by 10 or 11 to know how much you have available to spend each month. This number is based on months and takes into consideration holidays and cancellations.

Set funds aside for parent training

Capacity building funds aren't just for therapy. Funding can be used to build your capacity and develop your skills to better support your child. This can be an incredibly valuable way to use some funds, because you are gaining new skills and knowledge that you can put into practice at home, for years to come.

Monitor funds in the NDIS portal or app

In the MyGov NDIS Portal you can monitor your child's funding. In the portal go to your child's profile and click on their plan. Here you can find a breakdown of funding your child has been allocated in the different categories, funding spent and funding available.





Making your child's NDIS funds stretch further

Capacity building funding bucket

There is a lot you fund with this category, but most families think only about individual therapy. It is worth taking a look at the price guide to see more options. Group sessions, therapy assistants, and parent training are a few of those options. Speak to other families and see what creative ways they use this funding bucket to meet their child's goals.

Stretching your budget

Are there other ways you can make your child's funds go further? Joining a group program? Or can you get a group of kids together for a program and split the cost? Can your child have some of their sessions with a therapy assistant? Can the therapy assistant create resources rather than the therapist? Or can you create resources and just claim printing and laminating? Look for cheaper alternatives!

This also applies to consumables. Threading beads on pipe cleaners or string is just as effective as the expensive threading games you can buy. Check out Pinterest or online sites for creative ways to work on skill development. Keep an eye on sales. Stock up on items like nappies. Even apps go on sale, like Proloquo2Go, and you can save hundreds of dollars.

The bigger picture

We love the NDIS but it isn't everything. Yes, it provides funding for funded supports. But don't underestimate the importance of non-funded supports and activities, which support your child too. This includes you, and extended family, and also friends and your child's friends. Often, this is where the magic happens!

Mainstream activities

Think about alternative activities that can work towards the same goal, at a much lower cost. Can you compliment your child's physiotherapy sessions with dance or gymnastic classes to improve strength and balance. Or support your child's communication skills with drama class? At \$10-20 a class, it's very cost effective. If your child is school aged, you could fund classes with an Active Kids or Creative Kids voucher. This means you can reduce your number of therapy sessions, but still work on goals.

There are also lots of ways to work on goals without funding, for example, rock climbing at the beach and playground equipment can be great ways to work on gross motor skill goals, they can include other kids and are lots of fun!

