

Personal Budgets



An Easy Read Guide



A personal budget is money that is allocated to you by the council to pay for care or support to meet your assessed and eligible needs.



If you are eligible for a personal budget, we will discuss with you what resources that could help meet your eligible needs.



Normally, you will get your Personal Budget through a Direct Payment.



Direct Payments are usually paid into an e-card. You can use this just like a normal bank card.



It is important to say in your Care and Support Plan how you are spending your Direct Payment.



If you cannot manage a Direct Payment yourself, a family member could manage it for you.



If you do not have family to help, you may be able to pay someone to help.

This is called a 'managed account.'



Sometimes, the council may manage some or all of your personal budget for you.



You can use your Direct Payment creatively, to meet your needs in ways that work for you.



Our Resource Directory can give you some ideas.



You can use your Direct Payment to buy a service from a provider.

A provider could be –



- An Individual



- An organisation, like a Charity or Company



Any provider that delivers a 'Regulated Activity' must register with the [Care Quality Commission](#) (external link)

'Regulated Activities' include –



- Personal Care



- Nursing Care



The CQC can then inspect the Provider, to make sure their service is up to standard



he [Governments Easy Read Guide to Direct Payments](#)



Personal Health Budgets



Sometimes, your main needs may be about your health.



In this case the NHS may pay to meet all of your health and social care needs.

This is called Continuing Health Care.



Talk to your Social Worker if you think you might be eligible for Continuing Health Care



The Department of Health and Social Care [Easy Read Guide to Continuing Health Care](#)