

# TIP SHEET

## 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.

### Keep an eye out for changes

There are changes happening all the time. 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.

### 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.

### 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.

### 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.

### Set funds aside for contingency

Your child's needs may change. You might be seeing an OT and speech therapist now, but later need a psychologist or extra sessions before a school transition. Try to leave some funds aside in case priorities shift during the year.

### Monitor funds in the NDIS portal or app

In the MyGov NDIS Portal or app you can monitor your child's funding. 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.

### 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 funds, because you are gaining new skills and knowledge that you can put into practice at home, for years to come.

# Making your child's NDIS funds stretch further

## Capacity building funding bucket

There is a lot you can 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 communication apps like Proloquo2Go go on sale, 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!

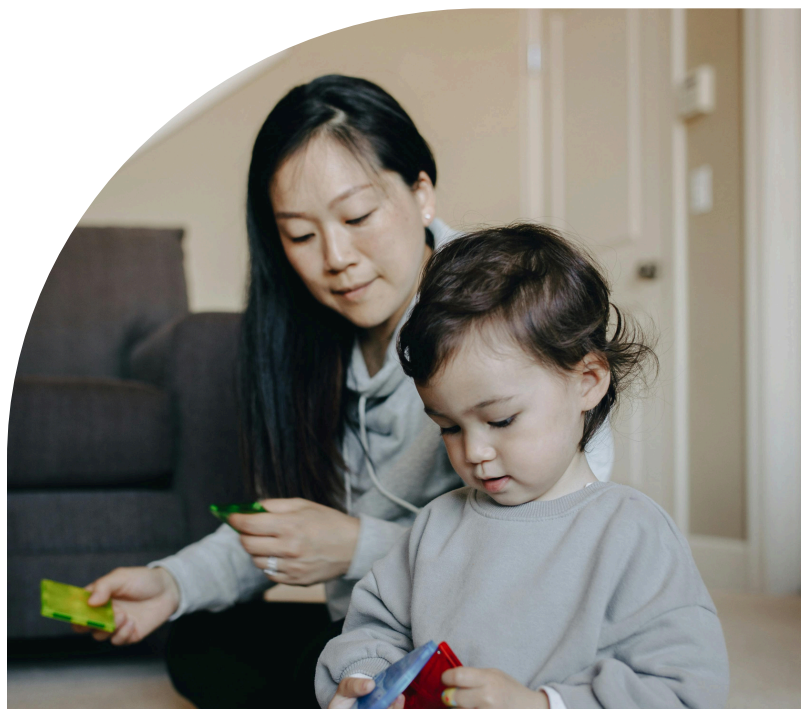
## Mainstream activities

Think about alternative activities that can work towards the same goal, at a much lower cost.

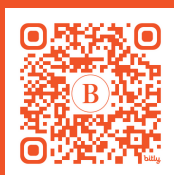
Can you compliment your child's physiotherapy sessions with dance or gymnastic classes to improve strength and balance. Or support your child's communication skills with drama class? Which can be a much more cost effective option.

If your child is school aged, you might even be able to fund classes with an Active Kids or Creative Kids voucher.

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!



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NDIS Resources



Belongside Families provides free support for families of children with disability, delay and autism, shaped by families and informed by evidence. Through our events, peer groups and resources, we help you feel more informed, confident and connected.

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