

Successfully budgeting for your care and support

General Info:

It is your responsibility to manage the budget for your support and care effectively. If you purchase Equal Lives Supported Account service Equal Lives will make payments according to your instructions but will not manage the account for you. Similarly, if you have a dedicated account for your budget to be paid into, you must manage this yourself. Therefore, you must ensure you are clear on what funding you receive and that it fully covers the cost of your care/support. As a guide, you should always have 4-6 weeks worth of funding left in your account at any given time. If you fall below this, you should consider investigating the reason why so you can resolve the matter as soon as possible.

Note: You should only purchase items that have been approved and agreed within your support plan and you should only spend the amount agreed for each item.

Should you feel your care/support needs have increased; you should speak to your care assessor, or if you do not have an active worker, request an unscheduled review. Please call Social Care Centre for Expertise at Norfolk County Council (NCC) if your support is funded by NCC, or your Personal Health Budget Team if your support is funded by NHS.

There are circumstances where your account may become low resulting in there being insufficient funds to make further payments. There are many reasons as to why this may happen. Some common reasons are listed below:

- Claiming more hours on employee timesheet than budgeted for
- Paying employee a higher hourly rate than budgeted for
- Not allowing sufficient employment costs within the budget to cover such costs as holiday pay, enhanced bank holiday pay, employer's National Insurance, etc.

- Employee leaving has resulted in a large final wage payment
- Invoices not at the expected rate or charges have been increased
- Generally claiming for items that have not been budgeted for, or making a claim for a higher amount than budgeted for
- You may have paid for something from your account, such as a break or extra support, but the specific funds to cover these costs are not in your account yet

Please refer to the checklist below to help you identify the root cause for your account running low:

Questions	Yes	No
Is your funding coming into your account regularly, as it should be?	<input type="checkbox"/>	<input type="checkbox"/>
Are the payments going out every four weeks covered by the money coming in every four weeks?	<input type="checkbox"/>	<input type="checkbox"/>
Is any personal contribution you may have to pay towards your care being paid into your account? Are these payments up to date?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any payments out of your account that you were not expecting, or at an amount you were not expecting?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any payments that have come out of your account that you need to get reimbursed from your contingency fund, such as advertising costs, or extra temporary support. <i>You should contact the Direct Payments Team to arrange for the funds to be paid into your account.</i>	<input type="checkbox"/>	<input type="checkbox"/>
Are you expecting a change in your payments that haven't started yet? <i>Chase up with your care assessor</i>	<input type="checkbox"/>	<input type="checkbox"/>

<p>Are there payments expected to your account that have not been received e.g. for a break or piece of equipment? <i>You should contact the Direct Payments Team to arrange for the funds to be paid into your account.</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are invoices/claim forms being paid at the expected frequency and cost? Has service provider increased charges? <i>We would advise that you always get costs in writing from your service provider, before the service starts</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are the hours entered on your employees' timesheets as expected? Are these the hours actually worked? <i>If you need more support than usual do you need to request a review? Can you claim extra funds to cover this additional cost?</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Is the rate of pay on timesheets correct?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Has holiday pay been detailed correctly on timesheets i.e. have hours been reduced on the front of the timesheet?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Has there been a large holiday payment claimed at a particular time?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Has bank holiday enhanced pay been claimed when it shouldn't have been i.e. it has not been budgeted for?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Has employee left recently resulting in large final payments having been made? Does contingency claim need to be made?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Has employee left recently resulting in large final payments having been made? Does contingency claim need to be made?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have the costs for services provided for payroll, supported account, employment service been agreed and budgeted for in your support plan?</p>	<input type="checkbox"/>	<input type="checkbox"/>

Root cause for insufficient funds:

Should you need any further guidance or support relating to any of the issues mentioned above please contact your Payroll or Supported Accounts Team, or contact Equal Lives Information, Advice and Support Service.

If you require further information or would like this factsheet in an alternative format you can contact us by calling: 01508 491210, by emailing: info@equallives.org.uk, or by writing to: Equal Lives, 15 Manor Farm Barns, Fox Road, Framingham Pigot, Norfolk, NR14 7PZ