

Last Review Date: August 2025

Next Review Date: August 2026

## Personal Budgets

### What is a personal budget?

A personal budget is an allocation of money that you use to pay for the care and support needs detailed in your support and assessment plan. This is paid to you by us, depending on your financial circumstances. Following a Care Act social care assessment you may be identified as having eligible needs for care and support that we can meet. We will work with you, and your family/friends, to produce an assessment and support plan.

### What can I use a personal budget for?

You can use a personal budget in a variety of ways related to meeting your eligible unmet needs following your Care Act social care assessment. The focus on how you use your personal budget should be to support your independence in everyday life.

### How can personal budgets be managed?

There are various ways you can choose to use and manage your personal budget, including:

- A Direct Payment. This is when you have all of your personal budget and arrange and manage your care and support yourself. A [fact sheet is available on Direct Payments](#) for more information.
- You can arrange your own care but ask the council to buy your care and support on your behalf.
- The council arranges the care and buys it for you, but you and the provider agree how and when the care and support is provided
- The council arranges and manages all the care for you
- Individuals can agree to jointly use their personal budgets to buy care and support together by any of the above methods.

### How can I find the care or support I need?

You can find services that meet your needs using [Live Well Telford](#) an online directory to help you find local services in your community. You can also speak to your allocated worker about what support is available to meet your care support needs.

# Fact sheet

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## What happens if I want to use a more expensive option?

If you want to use an option that costs more than your personal budget (where there are options available within budget), you will need to pay the extra cost.

## What happens if my needs change?

Your Care Act assessment will be reviewed regularly. Your personal budget allocation and support plan will be changed as your needs change. You can speak to your allocated worker about how your support plan may change.

## How will we know how you have spent your personal budget?

Your needs will be reviewed regularly by us to make sure that you are achieving the goals or outcomes that you identified in your support plan.

## Will I have to contribute financially?

Depending on your income and savings, you may have to make a financial contribution to your social care support.

We will carry out a financial assessment before your personal budget is worked out to let you know the maximum you will have to pay. You can find out more on the [financial assessment page](#).



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