

# 2. Planning your support – how to use your Personal Budget

## About this guide

A Personal Budget is money from a local authority that can be used to pay for social care services and support. The money may be managed by the local authority or may be given directly to the person to spend on agreed services and activities. If you are thinking about getting a Personal Budget, or if you already have one, we hope you'll find this information helpful. It's one in a series of three:

1. Is a Personal Budget right for you?
2. **Planning your support – how to use your Personal Budget**
3. Personal Budgets – checking your progress

In creating this guide, we asked 54 people with a **severe mental illness** about what it was like to get and use a **Personal Budget**. We also spoke to 18 family members of people with a mental illness and 30 mental health practitioners. Each group told us the good and the bad things about getting and using Personal Budgets.

For more information about the study see our website [www.rethink.org/personalbudgets](http://www.rethink.org/personalbudgets)

There is also a guide for families and people who support someone with a mental illness who has, or would like, a Personal Budget. This guide talks about how support plans and what type of support you might want to consider applying for.



### It tells you about:

- What is a support plan
- What you can and cannot get with a Personal Budget
- Setting your own goals
- Getting ideas about what to spend the Personal budget on
- The different types of payments
- Personal Assistants and Support Workers

As you read, you can click on the videos to hear about someone who has been in this situation. The words and phrases in **blue** are explained in a glossary on page 13. You can find out more about our study and see more resources on our website.

## What is a support plan?

Your **support plan** is where you write what you want to change in your life – your **goals** – and how you will use the **Personal Budget** to get any support you need to make those changes.

### A support plan should be your plan

Usually, you create a mental health support plan with help and advice from your **mental health worker** and other people around you. It is important that you say what is important to you. No-one else knows what you want as well as you do. Support planning is not only about ‘traditional’ support needs like self-care – the thing that works for you might be very different.

**Rebecca:** “You obviously might need guidance but it’s good if you can decide what to spend the money on rather than somebody saying you should have a cleaner or you should go for cookery lessons. If that is not what you’re into then you wouldn’t enjoy the cookery lessons. You would feel it was like a chore.”

**Ciara:** “My care coordinator and I came up with a breakdown of the budget as to how it would be spent and how much each activity would cost. So that was all discussed and I knew that was how the money could be spent.”

### A support plan should be practical

Your support plan should include practical decisions about your support – What do you need? How much do you need? What will it cost? How will you arrange it? Who can help you? Take the time you need to talk about these things.

### A support plan can change

Your support plan should reflect what is going on in your life right now. When things change the support you need might change too.

You should look back at your support plan with your mental health worker regularly.

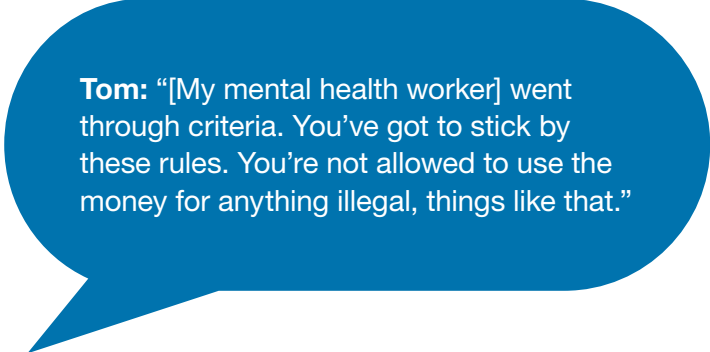


## What is allowed?

The **support plan** is about your choices but the **local authority** has to agree with it. Your local authority will decide whether what you asked for is likely to meet your needs. Knowing how local authorities make decisions can help you get your plan agreed.

### Things you cannot get

It might seem obvious, but you cannot spend a Personal Budget on anything that is illegal or on gambling. You will not be allowed to spend your Personal Budget on something that will harm your health. If you spend your Personal Budget on things that do not appear in your support plan, the money can be stopped for a time or taken away altogether.



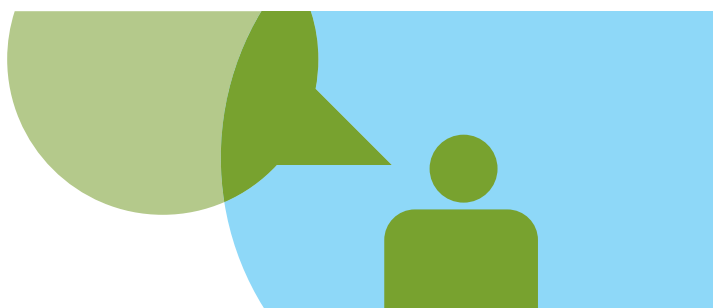
**Tom:** “[My mental health worker] went through criteria. You’ve got to stick by these rules. You’re not allowed to use the money for anything illegal, things like that.”

### Financial limits

The amount of money you get is based on your **assessment**. Your support plan cannot cost more than that. If you think something will help you, you should discuss it with your mental health worker, even if you think it costs too much! Because there might be alternatives:

- Are there cheaper ways to do the same thing?
- Could you do less of it? – for example, fewer hours or sessions
- Could you consider it again in six months?

The most important thing in your plan is thinking about what will make things better for your mental health. Some people find it easier to be in control of their plan when they know more about what is possible. If in doubt, don't be afraid to ask. You might be able to do more than you thought.



### Questions you may want to ask:

- Who will be looking at the support plan and how will it get agreed?
- How long does it usually take to get a support plan agreed?
- How much money can I spend?
- Are there things I want but cannot use my Personal Budget for?

## Getting your support plan approved

The process for getting a **support plan** agreed by the **local authority** can be different in different places. Often someone else will look at your support plan and that person may not know you.

### They will consider:

- Does the support plan address **your** needs?
- Does the plan look like it will make things better?
- Does the plan put anyone at risk, and how will it be managed?

### You can help to get your plan agreed by:

- Being specific about what is important to you
- Explaining how it will make things better for you – for instance linking it to a goal or showing how it will overcome a problem
- Thinking about any risks, showing how you will avoid difficulties or what support you will have.

### MAKE IT PERSONAL

**Lisa:** “This time round knowing what I can use it for is going to make such a big difference. I’ve helped plan it. It’s something that I want to benefit me. It’s having something that I can do ordinarily, something that was important before, getting a bit of my life back.”

### EXPLAIN HOW IT WILL HELP

**Siobhan:** “I like to be organised, I like to have everything at hand. Just to have a bookcase and files would help me immensely, but I’ve been refused. They didn’t understand.”

### THINK ABOUT ANY RISKS AND HOW YOU WILL MANAGE THEM

**Tom:** “They didn’t want to put that much into one thing in case it went wrong. They probably questioned whether I was ready for it at that time. So determined as I am, I wrote a letter saying the reasons for me wanting a business; what I’ll get out of it and where it will take me in the future.”

# Support planning

The **support plan** asks you to think about **7 questions**:

1. What is important to you?
2. What do you want to change?
3. How will you arrange your support?
4. How will you spend your money?
5. How will you manage your support?
6. How will you stay in control?
7. What will you do next?



## WHEN IT WORKS WELL

**Neil:** “The process was straightforward, mainly because I had a good mental health worker who made suggestions. She said – what would you like to do? What would you do if you got some help to do it? She said you may think it would be good to get out and about, so we would need to look at things towards that. That’s what we did. Between us we came up with what we thought was a reasonable plan. I was given time to think about it. We did it over 2 or 3 meetings.”

## WHEN IT DOESN'T WORK WELL

**Rachel:** “I put down what I think I needed and he put down whether I need that or not. But I had loads of disagreements, what he thought I needed and what I thought I needed. He didn’t know me that well. It was like a test, basically. It was analysing myself – what I need and what I enjoy doing. I think one thing that could have been done better, before you actually do it; get to know the person, basically.”

There are lots of tools that can help you to think about support planning, and to show you different ways of doing it. For example:

- **“What is Supporting Planning?”** by InControl <http://www.supportplanning.org/WhatIsSP/>
- **Videos of people talking about their support plans by InControl**  
<http://www.in-control.org.uk/resources/support-planning/examples-of-support-plans.aspx>
- **“The 7 Essential Criteria for a support plan”** by Helen Sanderson Associates  
[http://www.helensandersonassociates.co.uk/media/37766/haltonthethe7criteria%20\(2\).pdf](http://www.helensandersonassociates.co.uk/media/37766/haltonthethe7criteria%20(2).pdf)

## Setting goals

One way to think about what you would like to change is to set yourself **goals**. These might be short-term goals – things you can achieve in a few weeks – or long-term goals – things you work towards over months or years. Here are some of the goals that people we spoke to had set for themselves:



## Getting ideas

Some people find it difficult to get ideas about how to spend their **Personal Budget**. People we spoke to told us how they got ideas.

### Start with your goals and go from there

When you have thought about what is important to you, and what you want to change, it will often become obvious what support you need.

For example, Anna wanted to attend therapy sessions to improve her mental health but had to care for her young children. It was clear that she needed childcare to help her do what she wanted, but there were other benefits, too.

**Anna:** “I didn’t want it for anything else. Having the childcare was for me to go to therapy, but also just having a break would be a good thing for my mental health. I knew that I needed it for a reason, so I didn’t really think about anything beyond that.”

### Talk to people around you

It can be helpful to talk to the people in your life to get ideas. This might be friends and family who know you well. It might be other people who have used a Personal Budget. There might also be local services who can give you ideas and suggest places to try out.

Carol spoke to her local employment support organisation about what other people had done. This helped her to think of her own ideas.

**Carol:** “I was talking to someone from the organisation. I don’t think I went for any of the things that she was telling me about, but she was saying about a painter and decorator and wanted various expenses to do with trying to get back into that. I read someone else’s support plan as well.”

**Pauline:** “Me and my mental health worker talked it through. I told her what I thought and she told me what she thought and the two merged together. Two heads are better than one, sometimes. Sometimes when you’re in it you can’t see it when someone else can.”

**And don’t forget that your **mental health worker** can be a good person to try out ideas on, especially if they know you well.**

## Use your strengths and resources

**Personal Budgets** are an opportunity to think about what you are good at and to build on your strengths. Danielle has a passion for art and she used her Personal Budget to help her develop these skills.



### Do not pick something just because other people have had it

It can feel safest to choose something that the **local authority** has approved before, but this can mean that you do not think about what you really need. This is what happened for Lisa when her key worker suggested putting down gym membership.

**Lisa:** “My social worker said, oh, everybody puts gym down, so I’ll put the gym down even though I’ve not been able to use it, so it’s really just a waste of money which could be used for something else.”

**Erin:** “What I did was to research all the courses that I wanted to do, the horse-riding, and all the other stuff that I really fancied doing, like the gym and stuff – every time I exercise I always feel great afterwards.”

### Have a look around

Finally, you might get ideas from just looking into what is available in your local area. You might come across something that you would really like to try, like Erin did.



## Planning for changes

### Thinking ahead

When thinking about the support you will access through your **Personal Budget** you will need to think about the future – What would you like to happen? What is likely to change? If things change how will you get the help that you need?

Some people find it useful to plan ahead, others find it difficult to think about the future. Your family, friends and **mental health worker** might be able to help you in the process.



### Changing needs

Sometimes your needs change depending on circumstances. It may be useful to consider how your needs are likely to change and how those changes can be addressed.

**Ciara:** “I got a lot out of going through the Budget and talking with my mental health worker about things I would like to do and planning out how I would spend money. I was very depressed at the time, so it seemed very unlikely that I would do these things, but I did.”

### Being flexible

It is important for the **support plan** to allow for your mental health going up and down and allow for flexible arrangements. There might be limits to how flexible arrangements can be but it is still worth considering building in some flexibility when you develop your support plan, for example in the form of a **contingency fund**.

**Yvonne:** “I guess the thing is to be flexible because my needs change regularly and so my needs with the Budget might change.”

## What kind of Personal Budget?

**Personal Budgets** can be given to you in different ways. Depending on what is available in your local area and your circumstances, you may be offered a specific type of payment or allowed to choose.

### Direct payments

**Direct payments** mean that the amount of money agreed with the **local authority** is paid into your account and you are responsible for spending and managing the money according to what has been agreed in your support plan.

**Dan:** “I opened a separate account just for the Direct Payment. I take out cash to pay for transport to my boxing classes. The boxing fees are paid at the start of the year from the same account.”



### One-off payments

Some people receive a single payment to cover the cost of accessing a specific activity or support. If you know what exactly would help you and it has a one-off cost, it may be easier to arrange as a **one-off payment**.

For example, Sophie wanted to learn to use a particular computer programme to enable her to apply for a job she was interested in.

**Sophie:** “I got a one-off payment that enabled me to do a computer course. As a result of that I later got a job. I use the computer software I learned about as part of my job.”

**Rick:** “My budget is handled by a company who pay my personal assistant salary. All I’ve got to do is prepare timesheets and send them to the company.”

### Managed budgets

It is sometimes possible for someone else to manage the Personal Budget. It can be your local authority or a company specialising in Personal Budgets, your carer or another nominated person.

You should consider whether you want to manage the finances and discuss your options with your **mental health worker**.

## Personal Assistants and Support Workers

**Personal Assistants** are employed to help with everyday tasks and activities. They can be a professional, a friend or a family member who does not live with you. You should be able to choose your own Personal Assistant. You may employ your Personal Assistant yourself. If so there are certain responsibilities you would take on. <http://www.in-control.org.uk/media/87118/044.%20employing%20your%20own%20staff.pdf>

**Support Workers** are usually employed by the **local authority** or an organisation and are trained in providing care and support. You would normally have a particular Support Worker and the local authority would make the arrangements.

People we spoke to described the different support they got from their Personal Assistants and Support Workers:

Going to the gym together

Helping with cooking

Shopping and running errands

Support with using public transport

Going to social groups together

Helping with organising paperwork



## What if my support plan is turned down?

If your **support plan** is turned down there are some things you can do:

- Find out why it was turned down from your **mental health worker**.
- Look at your support plan to see if you can make any changes so it is agreed.
- Get advice from an **advocate** if you have one. You can find out more about advocacy in mental health here <http://www.mind.org.uk/mental-health-a-z/8040-advocacy-in-mental-health>.
- If you do not agree with the decision to turn your support plan down and you believe that you have a reason to complain you can find out about how to make a formal complaint from your Community Mental Health Team.

## What happens next?

After your support plan has been prepared your mental health worker and local authority may need to formally approve it. Once it has been signed off and you can have the **Personal Budget**, you can start using your support to meet the **goals** in your support plan. You may find it useful to return to the support plan from time to time to see how things are going and to help you make decisions on how to spend your Personal Budget.



# Glossary

Below is a list of terms that appear in this guide that are highlighted in blue. You can find a full list of terms we use in all our guides [here](#).

<b>Advocate</b>	Someone independent of your local authority who can both listen to you and speak for you if you need it. An advocate can help you express your needs and wishes, and weigh up and take decisions about the options available to you. They can help you find services, make sure things are done right and challenge decisions you think are wrong.
<b>Assessment</b>	Where information is gathered to help the local authority make decisions about what help you need. Often this involves speaking to a mental health worker about your circumstances using a questionnaire or form to record what is discussed.
<b>Contingency fund</b>	An amount of money set aside in case a person will need additional help, for instance if they become more unwell at some point.
<b>Direct Payment</b>	An amount of money paid directly to a person to pay for the support that has been agreed. The person spends the money and keeps receipts or bank statements to show the local authority what they have used the money for. 'Direct payments' are just one way that a Personal Budget can be used to meet someone's needs.
<b>Goals</b>	Something that a person decides they want to achieve, or that they want to change in their lives. Goals should be discussed and agreed in a Support Plan so that the Personal Budget can be used to help the person reach them.
<b>Local authority</b>	Your local authority or council is the local government that provides services in the area where you live. The local authority is responsible for providing social care services.
<b>Mental health worker</b>	A person who is the main point of contact in social care services. It could be a social worker, Community Psychiatric Nurse, Occupational Therapist, support worker or care coordinator. The person who is responsible for helping you to consider your needs and get a Personal Budget will vary in different places. If you're not sure, ask the person who gives you most support in mental health services and they should be able to tell you if there is someone else you need to speak to.
<b>One-off Payment</b>	A Personal Budget which is received just once and which is to be used to buy a specific thing. Usually, this is used because the person has chosen an item which will continue to help them after they have bought it, for example a bike or a computer.
<b>Personal Assistant</b>	Someone employed to help with everyday tasks and activities. They can be a professional, a friend or a family member who does not live with you. Personal Assistants can be employed directly or through an agency.
<b>Personal Budget</b>	An amount of money which the local authority has agreed is enough to help you get the services and support that you need. The money can only be spent on meeting your needs which will be written in your Support Plan. There are different ways to receive and use a Personal Budget: Direct Payment; Indirect Payment; One-off payment; Managed Budget.

<b>Severe mental illness</b>	Severe or serious mental illness including diagnoses such as: major depression, schizophrenia, bipolar disorder, obsessive compulsive disorder (OCD), panic disorder, post-traumatic stress disorder (PTSD) and borderline personality disorder.
<b>Support plan</b>	A document that describes how a Personal Budget will be spent to help meet individual's social care needs and achieve what is important to them. A Support Plan includes information about daily life, goals you want to achieve, and how the money will be used to make these happen. Support Plans must be agreed by a local authority before the money is made available.
<b>Support Worker</b>	Support Workers are usually employed by a local authority or an organisation and are trained in providing care and support.

## Where can I find out more?

This resource was developed from the experiences of people who were getting Personal Budgets, their families and their mental health workers. If you would like to hear more of their stories, go to [www.rethink.org/personalbudgets](http://www.rethink.org/personalbudgets).

Your **mental health worker** will often be the best place to get information that is relevant to you. Below are some other resources you might find helpful when thinking about Personal Budgets.

### About Personal Budgets and Direct Payments

- [www.rethink.org/diagnosis-treatment/treatment-and-support/personalisation-in-community-care/personal-budgets](http://www.rethink.org/diagnosis-treatment/treatment-and-support/personalisation-in-community-care/personal-budgets)
- [www.mind.org.uk/assets/0002/2969/The\\_Mind\\_guide\\_to\\_Personal\\_Budgets\\_for\\_social\\_care\\_2012.pdf](http://www.mind.org.uk/assets/0002/2969/The_Mind_guide_to_Personal_Budgets_for_social_care_2012.pdf)

### About support planning

- [www.in-control.org.uk/media/16708/05.%20how%20to%20make%20a%20support%20plan%202011%20v1b.pdf](http://www.in-control.org.uk/media/16708/05.%20how%20to%20make%20a%20support%20plan%202011%20v1b.pdf)
- [www.in-control.org.uk/media/16723/10.%20thinking%20outside%20box%202011%20v1b.pdf](http://www.in-control.org.uk/media/16723/10.%20thinking%20outside%20box%202011%20v1b.pdf)
- [www.in-control.org.uk/media/16741/16.%20managing%20risks%20and%20safeguarding%202011%20v1.pdf](http://www.in-control.org.uk/media/16741/16.%20managing%20risks%20and%20safeguarding%202011%20v1.pdf)
- [www.in-control.org.uk/media/16765/34.in%20control%20factsheet%20person%20centred%20planning%20v2.pdf](http://www.in-control.org.uk/media/16765/34.in%20control%20factsheet%20person%20centred%20planning%20v2.pdf)

### If you disagree with a decision

- <http://www.in-control.org.uk/media/16705/04.%20what%20if%20i%20disagree%202011%20v1b.pdf>
- <http://www.rethink.org/living-with-mental-illness/rights-restrictions/complaining-about-the-nhs-or-social-services>

# About this project

This booklet was developed by researchers at The McPin Foundation and Rethink Mental Illness. We conducted interviews with people using Personal Budgets, families and mental health workers in four areas of England.

The project was paid for by the Big Lottery Fund, and supported by King's College London and the University of Birmingham. For information about how this research was done, visit our website: [www.rethink.org/personalbudgets](http://www.rethink.org/personalbudgets)



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