

Top 5 reasons why people don't spend their NDIS budgets.

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Do you know if you're getting the most out of your NDIS budget?

According to the [latest NDIS quarterly report](#), last year 30% of NDIS funding went unspent. It seems we are heading towards the same outcome this year.



So, why aren't people with NDIS Plans spending all of their budgets? Here are a few reasons that we've found and some tips to help you manage your funding.

1. It can be hard to find the right services.

It can be hard to use your funding when you can't find the right support providers. This is the case for many participants living in regional or remote areas who may find access to services more difficult than participants living in large cities.

Although the recent changes since COVID-19 mean some support providers are delivering services through [telehealth](#) or online platforms, many people may still have difficulties in getting the supports they need.

One of the benefits of plan management is that you can work with all providers (whether they are registered with the NDIS or not). That means you have the freedom to choose any provider you like including independent care workers and allied health professionals like physiotherapists that are not NDIS registered.

If you are finding it tricky to track down the right supplier or service provider for you, speak with your plan manager or check out the Leap in! [Provider Network on our website](#).

2. Uncertainty about what you can purchase with NDIS funds.

Not having a proper understanding of your NDIS Plan, what it covers and what you are allowed to spend it on can make it difficult to ensure you spend all of your NDIS budget.

Be sure to take the time to understand your own plan and how funding in each of the budget categories relate to your goals. Our article explaining [the different NDIS Plan budget categories](#) is a good place to start.

Leap in! can help you understand your NDIS Plan, effectively utilise your allocated funding and connect you with relevant providers. You can call us on 1300 05 78 78 to speak to a plan manager for advice or email us at crew@leapin.com.au.

3. Saving it for later.

Some people make the mistake of trying to save more of their budget than needed for later. When the time comes for your next plan, **any unspent money will not roll over** meaning leftover funds will no longer be available.

Your NDIS funding is provided to help you achieve your goals. The best way to do this is to use the money in your plan to purchase the supports and services you need.

Having unspent funds doesn't mean that your funding will automatically be reduced in your next plan. Each NDIS Plan you receive will include the '[reasonable and necessary](#)' supports you need to achieve your goals.

4. A family member is providing support.

Informal support provided by parents, siblings and other family members can sometimes reduce your need to access NDIS funds.

You cannot use your NDIS funding to pay for a family member to provide supports. This is important to help you maintain good relationships with your family.

If a family member is providing assistance, you may be able to flexibly use your NDIS funding to access other supports or services that meet your needs. For example, if a family member is helping with everyday household tasks, any *Core supports – Assistance with daily living* funds can be used to purchase *Consumables*.

5. Your circumstances have changed.

There are a number of reasons why your personal circumstances may change, which could affect the supports you need.

A change of circumstances could include:

- Changes to your living arrangements
- Changes to your disability needs
- Changes to your employment
- Changes to the care or support provided by family and friends.

If something does change that affects your needs or the supports in your plan, you need to complete a [Change of circumstances form](#) and contact the NDIA. In some cases, this may lead to a Plan Review.

It's important to always make sure that your NDIS Plan includes the supports you need through each stage of your life.

We're here to help.

Call us on **1300 05 78 78** or email crew@leapin.com.au if you'd like to know more about how to get the most out of your NDIS Plan. Why not sign up to [Leap in! plan management today](#) and start using the *My Budgets* section of the Leap in! app.

Further reading

[Latest NDIS Quarterly Report](#)

[NDIS Plan budget categories explained.](#)

[My circumstances have changed: What next?](#)

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The Leap in! Crew acknowledge the traditional owners of the land on which we work and live. We acknowledge the stories, traditions and living cultures of Aboriginal and Torres Strait Islander peoples on this land and commit to building a brighter future together.

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