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How to Use Your NDIS Plan

A practical guide to getting the most from your funding

Understanding Your NDIS Plan

Once you receive your NDIS plan, it can feel overwhelming. This guide walks you through what's in your plan, how to use your funding, and what to do if something isn't working.

What's in Your Plan?

Your NDIS plan has three main sections:

- **Participant details** — your personal information, goals, and disability support needs
- **Funded supports** — the funding allocated across your support categories
- **Informal and community supports** — what family, friends, and community can provide

The Three Funding Categories

Core Supports	Helps with everyday activities including personal care, household tasks, transport, and social participation. This is usually your most flexible funding.
Capacity Building	Supports that help you build skills and independence over time — including Support Coordination, therapy, employment support, and improved living arrangements.
Capital Supports	One-off purchases such as assistive technology, equipment, and home modifications. This funding is tied to specific items and cannot be moved.

How is Your Plan Managed?

NDIA Managed	The NDIS pays your providers directly. You can only use registered providers.
Plan Managed	A Plan Manager handles payments on your behalf. You can use both registered and unregistered providers.

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Self Managed	You manage your own funding and pay providers directly. Gives the most flexibility and choice.

Top Tips for Using Your Plan

- Read your plan carefully — know which category each support sits under
- Keep receipts and records of all spending
- Check your plan regularly in the myNDIS portal to track remaining funds
- Don’t wait until your plan is nearly expired to request a review
- Talk to your Support Coordinator if you’re unsure what your funding covers
- You can request a plan review if your needs change significantly
- Unspent Core funding generally cannot be carried over — use it wisely

Common Mistakes to Avoid

- Using Capital funding for everyday supports (it’s tied to specific items)
- Signing a service agreement without reading the cancellation policy
- Not keeping your goals updated — your plan should reflect your current life
- Assuming all providers are the same — shop around and ask questions
- Waiting too long to flag underspend or overspend with your coordinator

Need help making sense of your plan?

Our Support Coordination team can walk you through your plan and make sure every dollar is working for you. Call **1300 542 584** or visit **imwithyou.com.au**.