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# What Can My NDIS Plan Pay For?

## A Quick-Reference Checklist

Prepared by Your Story Community Supports

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One of the most common questions we hear is: “What does my NDIS plan actually cover?” This checklist gives you a clear, at-a-glance reference so you know what’s funded — and what’s not.

Keep this handy when you’re talking to providers, preparing for a plan review, or just trying to figure out what you can access.

### Core Supports — Daily Living Help

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These are the day-to-day supports that help you live your life.

- Support workers for personal care (showering, dressing, meals)
- Help with household tasks (cleaning, laundry, cooking)
- Support workers for community access (shopping, appointments, outings)
- Transport to and from activities or appointments
- Supported Independent Living (SIL) — 24/7 shared living support
- Short-term accommodation / respite care
- Consumables (continence aids, low-cost assistive tech)

**Good to know:** Core funding is the most flexible. You can often move money between Core categories if your plan allows it.

### Capacity Building — Skills & Independence

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These supports help you build skills and work toward your goals.

- Support coordination (help understanding and using your plan)
- Occupational therapy
- Speech therapy
- Physiotherapy
- Psychology / counselling
- Behaviour support
- Community participation programs



# Your Story

Community Supports

- Employment support (finding and keeping a job)
- Life skills training (cooking, budgeting, travel training)
- Social skills and relationship building

**Good to know:** Capacity Building funding is less flexible — it's usually tied to specific support categories. Check with your support coordinator.

## Capital Supports — Equipment & Modifications

One-off investments that make a lasting difference.

- Wheelchairs and mobility aids
- Communication devices
- Home modifications (ramps, bathroom rails, widened doorways)
- Vehicle modifications
- Specialist Disability Accommodation (SDA)
- Assistive technology (high-cost items approved by the NDIA)

**Good to know:** Capital items usually need a quote and NDIA approval before purchase.

## What the NDIS Does NOT Cover

These are your responsibility or covered by other systems:

Rent and mortgage payments · Groceries and food costs · Electricity, gas, water, internet bills · General healthcare (covered by Medicare) · Hospital stays and emergency treatment · School education and university fees · Anything not related to your disability · Holidays and entertainment (unless linked to a goal) · Supports that another government service should provide

## Real Examples — What Your Story Participants Use Their Funding For

| Support                          | Funding Category | Example                                   |
|----------------------------------|------------------|---|
| Support worker — morning routine | Core             | Help getting ready each day in a SIL home |



| Support                         | Funding Category  | Example  |
|---------------------------------|-------------------|--|
| Community participation         | Core              | Attending social groups, shopping, outings         |
| Nursing care                    | Core              | Medication management, wound care                  |
| Physiotherapy                   | Capacity Building | Mobility exercises via Allied Alliance partnership |
| Psychological recovery coaching | Capacity Building | Trauma-informed support from qualified nurses      |
| Wheelchair                      | Capital           | Mobility equipment for daily use                   |
| SDA property                    | Capital           | Purpose-built accessible accommodation             |

## Tips for Getting the Most from Your Plan

- **Know your goals** — funding is linked to what you're trying to achieve
- **Use a support coordinator** — they help you find the right providers and avoid underspending
- **Track your spending** — check your NDIS portal or ask your plan manager for updates
- **Speak up at reviews** — if something isn't working, your plan can be adjusted
- **Ask questions** — there's no such thing as a silly question when it comes to your plan

## Helpful Contacts

| Who                           | Contact  |
|-------------------------------|--|
| NDIS                          | 1800 800 110   |
| NDIS myplace portal           | <a href="http://my.ndis.gov.au">my.ndis.gov.au</a>   |
| Your Story Community Supports | <a href="http://www.yourstorycommunitysupports.com">www.yourstorycommunitysupports.com</a> |

**Your story. Your way.**