

How to read your Budget & Service Plan



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Your Budget & Service Plan helps you understand:

- What funding you have available for this quarter
- What services are planned for this period
- Your expected contribution amounts
- How your budget will be allocated across different services

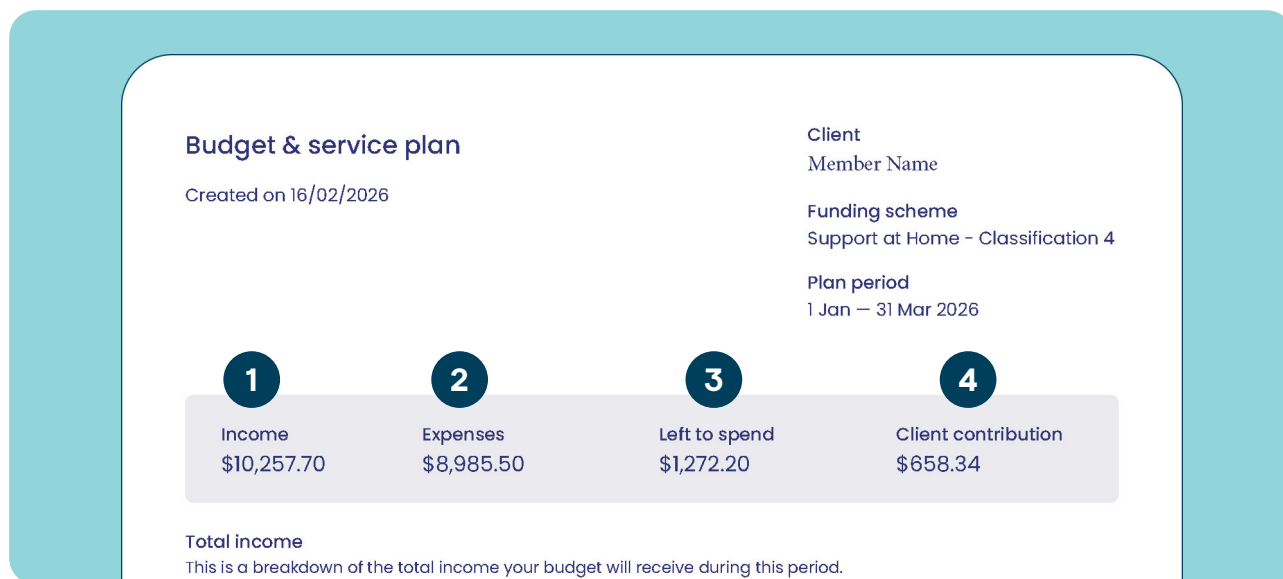
Your budget provides an estimate of services and costs, covering the supports outlined in your help plan.

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Budget summary at a glance

The top section of your budget provides a quick overview of your funding for this period.



Income

- 1 The total funding available for this period, including your quarterly subsidy, any carryover from previous periods, and any unspent Home Care Package funds for Support at Home funding.

Expenses

- 2 The total estimated cost of all services planned for this period. This is what will be drawn from your funding to pay for your care.

Left to spend

- 3 The buffer remaining in your budget after planned expenses. This can be used for additional or unplanned services if needed during the period.

Client contribution

- 4 Your estimated contribution based on the services planned. This is calculated as a percentage of each service cost based on your income and assets assessment. You'll be invoiced separately after services are delivered.

The income amount represents the net funds available for direct services. Please note that the 10% care management fee have already been accounted for which is why it does not appear in your budget.



Understanding your income

This section breaks down where your funding comes from for this budget period

The amounts shown in your budget are estimates. We have up to 60 days after the end of each quarter to finalise claims, which means your carryover and unspent fund amounts may change as late invoices are processed.

Total income

This is a breakdown of the total income your budget will receive during this period.

Subsidies and supplements		Amount
1	Classification 4 subsidy amount \$6,647.70 once	\$6,647.70
Other		Amount
	Home care account unspent funds \$2,350 once	\$2,350.00
2	Provider-held Commonwealth unspent funds \$1,260 once	\$1,260.00
Total income for this period		\$10,257.70

Classification subsidy

1

Your quarterly government subsidy based on your approved Support at Home classification level. This is the main funding you receive each quarter.

Home care account unspent funds & Provider-held Commonwealth unspent funds

2

If you transitioned from a Home Care Package, you may have unspent funds that are held by your provider or the government.

Good to know:

You may see Short Term Pathways in this section, however they only appear if the funding has been approved by My Aged Care. If you need to access short term pathway funds when needs arise, get in contact with your care team at Five Good Friends.



Understanding your contributions

Under Support at Home, the government subsidises part of your care, and you contribute a set percentage based on your income and assets assessment.

Your contributions towards your care
Under Support at Home, the government subsidises part of your care, and you contribute a set percentage per service category based on an income and assets assessment by Services Australia. This assessment determines how much you are required to contribute towards the cost of the services you receive. You will be invoiced for this amount separately after the services are delivered. The estimate below serves as an indication of what you may be required to contribute.

Description	Amount
Clinical services 0% per service	\$0.00
1 Independence services 0.0% per service	2 \$0.00
Everyday living services 0.0% per service	\$0.00
Total you will be required to contribute	\$0.00

Your expenses
This is a summary of the services we will provide along with any fees and expenses.

CLINICAL SUPPORTS	0% contribution
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Contribution percentages

- 1 Services Australia determines your contribution percentage for each service category based on your income and assets. Different service types have different contribution rates—clinical services typically have no contribution, while everyday living services have higher contribution rates.

Your budget does not currently include your contribution amount.

At the start of each quarter, your contribution may show as \$0 in your budget. This is temporary, it means we are waiting for your updated contribution details from Services Australia.

- 2 If you have been assessed to pay a contribution, your actual amount will still apply and will be clearly shown on your invoice once confirmed.

If your contribution is capped under the 'no worse off' principle, or you are experiencing financial hardship, your final contribution amount will also be confirmed on your invoice.

Your complete monthly invoice for your participant contributions will be sent on a monthly basis.

Each month, we collect your contribution on behalf of the government using a secure direct debit through EziDebit. Please make sure your direct debit details are up to date.



Contact Five Good Friends if you need to set this up.

Understanding your services

Your services are organised into three main categories based on the type of support they provide.

Your expenses
This is a summary of the services we will provide along with any fees and expenses.

CLINICAL SUPPORTS						0% contribution
Allied health and therapy	Units	Unit cost	Total cost	Subsidy	Contribution	
Physiotherapy Service • Physiotherapy (SERV-0034) • Physiotherapy Standard • \$240.00 Per hour Starting Thu 1 Jan 2026 for 1 hour on Thu every 2 weeks Excludes public holidays						
	6 hours	\$240.00	\$1,440.00	\$1,440.00	\$0.00	
Podiatry Service • Podiatry (SERV-0028) • Podiatry Standard • \$240.00 Per hour Starting Wed 7 Jan 2026 for 1 hour on Wed every 8 weeks						
	2 hours	\$240.00	\$480.00	\$480.00	\$0.00	
EVERYDAY LIVING						17.5% contribution
Domestic assistance	Units	Unit cost	Total cost	Subsidy	Contribution	
Cleaning Service • General house cleaning (SERV-0001) • Domestic Assistance Standard • \$99.00 Per hour Starting Wed 17 Dec 2025 for 1 hour on Tue every week						
	15 hours	\$99.00	\$1,485.00	\$1,225.12	\$259.88	
Meals	Units	Unit cost	Total cost	Subsidy	Contribution	
Lite N Easy Meals • Meal delivery (SERV-0007) • \$73.50 Per item Starting Wed 31 Dec 2025 on Wed every week or 1 item per visit						
	13 items	\$73.50	\$955.50	\$788.29	\$167.21	
INDEPENDENCE						5.0% contribution
Personal care	Units	Unit cost	Total cost	Subsidy	Contribution	
Personal Care • Assistance with self-care and activities of daily living (SERV-0020) • Activities of daily living						

Clinical supports

- 1 Healthcare services provided by qualified professionals such as nursing, physiotherapy, podiatry, and allied health services. These services typically have no client contribution.

Everyday living

- 2 Services that help with daily living tasks such as domestic assistance (cleaning), meal preparation and delivery, and garden maintenance. These services have higher contribution rates as they relate to everyday expenses.

Independence

- 3 Services that support your independence and participation in the community, including personal care, social support, community access, and transport. These services help you maintain your lifestyle and connections.

How to read the service breakdown:

Each service category in your budget shows a breakdown of planned services for the period. Budgets are typically based on indicative planning rates and vary depending on the services you receive.

Your expenses
This is a summary of the services we will provide along with any fees and expenses.

CLINICAL SUPPORTS	1	2	3	4	5
Allied health and therapy	Units	Unit cost	Total cost	Subsidy	Contribution
Physiotherapy Service • Physiotherapy (SERV-0034) • Physiotherapy Standard • \$240.00 Per hour Starting Thu 1 Jan 2026 for 1 hour on Thu every 2 weeks Excludes public holidays	6 hours	\$240.00	\$1,440.00	\$1,440.00	\$0.00
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INDEPENDENCE				5.0% contribution	
Personal care	Units	Unit cost	Total cost	Subsidy	Contribution
Personal Care • Assistance with self-care and activities of daily living (SERV-0020) • Activities of daily living 					

- 1 Units**
 The quantity of service being provided (e.g., 6 hours, 13 items)
- 2 Unit Cost**
 The price for one unit of service (e.g., \$240.00 per hour)
- 3 Total Cost**
 The full cost of the service (Units × Unit cost)
- 4 Subsidy**
 The amount the government pays from your funding
- 5 Contribution**
 The amount of you will pay (if applicable)

Reading service line items

Each service in your budget includes details about when it's scheduled, how often it occurs, and what it costs.

INDEPENDENCE					5.0% contribution	
Personal care	Units	Unit cost	Total cost	Subsidy	Contribution	
1 Personal Care • Assistance with self-care and activities of daily living (SERV-0020) • Activities of daily living I 2 Standard • \$100.00 Per hour Starting Tue 30 Dec 2025 for 1 hour on Tue and Fri every week	27 hours	\$100.00	\$2,700.00	\$2,565.00	\$135.00 3	

Service name and details

- 1** The first line shows the service type, description, and service code. This helps identify exactly what service you're receiving and its price level (Standard, Enhanced, etc.).

Schedule information

- 2** Shows when the service starts, how often it occurs (daily, weekly, fortnightly), and for how long each visit. This helps you understand the pattern of service delivery planned for this period.

Units and calculations

- 3** The table shows the total units (e.g., 27 hours for the quarter), the rate per unit, and the full cost. The subsidy is what comes from your funding, and the contribution is what you'll pay (if applicable) based on your assessment.

Total services & expenses for this period

This is the total services and expenses for the period your budget was created for.

1 Total services & expenses for this period	\$8,985.50
Total left to spend	\$1,272.20

- 1** The balance of funds left to spend at the end of this period.

Signing your declaration

Signing the budget will make it available to download in the Five Good Friends app.

1

Declaration

I confirm that I have reviewed and agree with my planned budget expenditure. I understand that this plan may differ from the actual services rostered, and I agree to proceed.

Name: _____

Signed: _____ Date: _____

Declaration

1

Signing accepts the budget as a planning tool but does not trigger any payment. The budget remains flexible for planning purposes. After signing, Members can view and download their budget PDF through the app. It can be sent via an email, or posted.

Need help understanding your budget?

If something doesn't look right or you have questions about your Budget & Service Plan:

- Contact our customer service team on **1300 787 581** option 1
- or **members@fivegoodfriends.com.au**

Your budget is designed to be transparent and help you understand how your Support at Home funding is planned to be used. Remember, this is an estimate actual services may vary based on your needs, and you'll only be invoiced for services you actually receive.



Scan the QR Code to access our Support at Home knowledge hub.

