

## **Checklist: Preparing for the Financial & Needs Assessment**

A financial assessment, or means test, determines if the council will contribute to your care costs by evaluating your financial situation.

### **Eligibility Criteria**

In England, the council generally helps pay for care if your savings are less than £23,250. From October 2025, this threshold will rise to £100,000. The financial assessment is free and occurs after a needs or carer's assessment.

### **During the Financial Assessment**

A Financial Assessment Officer from the council will ask about:

- **Earnings**
- **Pensions**
- **Benefits (including Attendance Allowance or PIP)**
- **Savings**
- **Property (including overseas property)**



They won't need information on your possessions or life insurance policies. Avoid depleting your assets before the assessment, as this might affect your eligibility for financial help.

## **Preparing for a Financial Assessment**

Gather details about:

- **Savings in bank accounts, building societies, ISAs, or premium bonds**
- **Stocks and shares you own**
- **Property or land you own**
- **Disability-related expenses**

## **Will I Have to Sell My Home?**

If you need a carer at home, the value of your house isn't included in the financial assessment. If moving to a care home, the value is included unless a spouse or partner still lives there.

## **Getting the Results**

The council will inform you about your care costs and your payment responsibilities. If eligible for council help, you'll receive a personal budget managed in two ways:

1. Direct payment into your bank account.
2. Council-organised care with a regular bill for your contribution.

The council will reassess your finances annually. If you have questions, ask the council for clarification.

## Preparing for the Needs Assessment

During the needs assessment, all aspects of your life, including emotional, psychological, and physical care needs, will be evaluated. It's crucial to provide detailed information to ensure an accurate care plan.

### Checklist for Preparing for the Needs Assessment

1. **Discuss with a Friend or Relative:** Review all aspects of your life, such as personal care, dressing, meal preparation, and shopping. Note any struggles and potential solutions.
2. **List Key Points:** Identify services that could help you live more comfortably. Be specific about your needs.
3. **Review Eligibility Criteria:** Check your local authority's criteria and use the same terminology to describe your needs.
4. **Be Realistic About Bad Days:** Note the help needed on difficult days.
5. **Keep a Diary:** Record what you manage independently, with difficulty, or cannot do at all.
6. **Consider Specific Needs:** If you need care at specific times or in a specific location, explain why.

## Questions to Prepare For

### Medical Needs:

- Current and past medical issues
- Medication
- Ongoing health problems (e.g., high blood pressure)
- Mobility issues
- Sight or hearing problems
- Mental health issues
- Memory problems
- Falls
- Self-care abilities
- Diet and eating habits
- Smoking and drinking habits
- Hobbies and interests
- Financial guidance needs

### Day-to-Day Living:

- Ability to look after your home
- Suitability of your accommodation
- Carer support
- Important relationships
- Personal safety concerns
- Access to shops and services
- Preferred living location





## **Getting a Care Plan**

Following your assessment, you'll receive a written care plan outlining your needs and proposed solutions. Ensure the care plan captures all your needs, not just those deemed eligible by the local authority.

## **Financial Assessment and Care Needs in the UK**

Financial assessments and care needs assessments work similarly across the UK, with regional variations. For specific information, refer to local guidelines in Northern Ireland, Scotland, and Wales.

## **Support and Reassessments**

The council should review care plans at least annually. Request an earlier review if your situation changes.

For more information and support throughout the care needs assessment process, contact The Right Home Care Team. We're here to help you every step of the way.

Call us on **01246 965265** or email **[info@therighthomecare.co.uk](mailto:info@therighthomecare.co.uk)**