



FREE GUIDE

Understanding your NDIS plan

Support budgets, flexible and stated funding, funding periods, the new claims and rollover rules, and finding providers.

Opening your plan for the first time can feel like reading another language, and nobody wants to spend the money in the wrong place. An NDIS plan is easier to use once you know how it's put together. This guide explains your plan as the NDIA describes it on [ndis.gov.au](https://www.ndis.gov.au) in October 2026, then sets out the rule changes coming under the Securing the NDIS for Future Generations Act 2026.

The scheme is in transition. A new way of planning starts rolling out from 1 April 2027, and some [ndis.gov.au](https://www.ndis.gov.au) pages are still being updated. Where official pages differ, we say so. Check the current process on [ndis.gov.au](https://www.ndis.gov.au) for your situation.

What's in your plan

According to the NDIA, your plan includes:

- your situation and who supports you
- the goals you want to work towards
- your NDIS supports and who will manage your funding
- your total budget and the amount in each funding component
- whether budget reductions have been applied to some supports
- how long your plan runs, and your funding periods
- how to let the NDIA know if your plan needs to change.

You can see your plan and your available funding in the participant portals and the my NDIS app.

The four support budgets

Every plan is organised into up to four support budgets. You'll only have funding in the ones you need. Across them sit 21 support categories, and hundreds of support items, each with a code and a price limit.

- **Core supports.** Everyday activities and getting involved in your community. Up to 3 categories: assistance with daily life, consumables (such as continence products) and assistance with social and community participation. Core funding is flexible.
- **Capacity building supports.** Building your skills to do things for yourself and work towards your goals. Up to 9 categories, including support coordination, increased social and community participation, finding and keeping a job, and improved relationships.
- **Capital supports.** More expensive assistive technology, equipment, home or vehicle modifications and specialist disability accommodation. Up to 2 categories. Capital funding is stated, so it can't be moved between categories.
- **Recurring supports.** Recurring transport is the only category. It helps with travel to work, study, day programs and community activities, such as taxis or rideshare.

Flexible and stated funding

Flexible funding means you choose which supports to buy and how many, and you can use it across the categories within the same budget, unless your plan says otherwise. Your plan will say 'This is a flexible support'. You can't use it for a different budget, and you can't spend more than your total.

Stated funding can only be used for the support described in your plan. You still choose the provider and how many of that support you buy, within the budget. Your plan will say 'This is a stated support'. If a stated support says 'quote required', the NDIA needs quotes or reports before it releases the funding.

Claimed from the wrong category? The NDIA says it understands people sometimes make mistakes. Call 1800 800 110 and they'll help you fix it. If a plan manager or provider made the mistake, contact them as soon as you can.

How funding periods work

New and reassessed plans release your funding in instalments called funding periods. The NDIA says these will usually be 3 months. Funding periods don't change your total. They only change when you can access it.

If you don't use everything in one funding period, it rolls over to the next funding period within the same plan. If you need more support than expected in one period, you can claim from the next period if you and your provider agree, your provider is willing to wait for payment, and there's enough funding left for the rest of your plan.

The NDIA can't pay a claim if the funding in that period is used up. Keep an eye on the portal or app, and adjust your service agreements if a period is running low.

Rule changes in 2026 and 2027

Dates from the Department of Health, Disability and Ageing. Some [ndis.gov.au](https://www.ndis.gov.au) pages still show older rules while they're updated, such as 2 years to claim.

- **Keep records for 3 years.** Participants and plan managers need to keep records of NDIS support payments for 3 years. Unscheduled plan reassessments also have tighter criteria.
- **Some budgets reduced.** Social, economic and community participation and improved daily living skills budgets are reduced as plans are created or reassessed, or renewed from 1 February 2027. Essential day-to-day supports and high intensity supports aren't affected. This isn't a reviewable decision.
- **Claim within 90 days.** Participants or their plan managers need to make claims within 90 days of the support being delivered, down from 2 years.
- **No rollover of unspent funds.** When a plan reaches its reassessment date, a renewed plan is created and unspent funds from the previous plan won't carry over. Clearer reasonable and necessary criteria also apply from this date.
- **New framework planning begins.** Participants start moving to a new way of planning, with a flexible budget, a small number of stated supports and a support needs assessment. The transition runs to the end of 2030.
- **Plan manager panel.** Plan managers will need to come from a government-approved panel. If yours isn't on it, you'll have 6 months to move.

Participants who receive 24-hour funded supports may be able to ask for a plan variation under a new pathway that opened on 1 October 2026. [Read the NDIA's announcement.](#)

Finding providers

The NDIA's [provider finder](#) lists registered providers. To check a provider's registration yourself, search the NDIS Commission's [Provider Register](#): 'Approved' shows current registrations, and 'Revoked' shows providers who have been banned or had registration revoked.

Who you can use depends on how your plan is managed. NDIA-managed funding can only be used with registered providers. Self-managed and plan-managed participants can use registered or unregistered providers. From 1 July 2027, registration becomes mandatory for providers of higher-risk supports, such as personal care and daily living supports, with the rollout finishing by December 2030.



The NDIA recommends a written service agreement with each new provider: what you'll get, when, the cost and what to do if something goes wrong. [Our guide to choosing a provider.](#)

Your plan check-up checklist

- ☐ Find your plan in the participant portal or my NDIS app
- ☐ Note which support budgets you have funding in
- ☐ Mark which supports are flexible and which are stated
- ☐ Check whether budget reductions have been applied to any supports
- ☐ Write down your funding period dates and how much is released each period
- ☐ Note your plan reassessment date and check-in timing
- ☐ Confirm how each part of your plan is managed
- ☐ From 1 December 2026: make sure claims go in within 90 days
- ☐ Keep receipts and invoices for at least 3 years
- ☐ Know your reassessment date: from 1 February 2027, unspent funds won't carry over to a renewed plan
- ☐ Check each provider on the NDIS Commission's Provider Register
- ☐ Get a written service agreement with each provider

How Kinship can help you with this

We understand the worry of using a plan for the first time. Budget names, stated and flexible funding, new claim deadlines: it's a lot to take in, and nobody wants to get it wrong.

Because we're a registered NDIS provider, you can use us however your plan is managed. With the 90-day claims rule starting on 1 December 2026, it's worth asking any provider how and when they invoice. Ask us the same question. We'll give you a straight answer.

Why families trust us

- Registered NDIS provider, registration number 4-GWVHCEY. You can check it on the NDIS Commission's Provider Register
- We work with NDIA-managed, plan-managed and self-managed participants
- Operating in disability and aged care since 2017
- Hundreds of clients and families supported
- The same support worker every visit, with carer updates as standard



Here's how we can help

- **Daily living and personal care.** Help with the routines that make a day work, at home, with the same support worker every visit.
kinshipunitingservices.com/ndis-disability-services/ndis-daily-living-support-sydney/
- **Community participation and life skills.** Getting out, trying things and building skills, from our base in Colebee across Western Sydney.
kinshipunitingservices.com/ndis-community-participation-sydney/
- **Life skills and group activities.** Cooking, budgeting, routines and time with other people, at a pace that suits you. kinshipunitingservices.com/ndis-group-activities-sydney/
- **Supported Independent Living (SIL).** If living more independently is one of your goals, we're registered to deliver SIL. Call us to talk about current availability.
kinshipunitingservices.com/ndis-disability-services/supported-independent-living/
- **High intensity support.** Complex bowel care, catheter care, wound care, PEG feeding, medication management, and dementia and behaviour support.
kinshipunitingservices.com/high-intensity-ndis-support-sydney/

Come and talk to us. If you'd like us to help with this, call 0437 733 744 and we'll talk it through. You can also email info@kinshipunitingservices.com, or send us a message at kinshipunitingservices.com/get-support.

Questions people ask

Can I move money between budgets?

You can use flexible funding across categories within the same budget, unless your plan says otherwise. You can't use it for a different budget, and stated funding can only be used for the support described.

What happens to money I don't spend?

Within a plan, unused funding rolls over to the next funding period. From 1 February 2027, when a plan reaches its reassessment date and a renewed plan is created, unspent funds from the previous plan won't carry over.

How long do I have to make a claim?

From 1 December 2026, claims need to be made within 90 days of the support being delivered, down from 2 years.

How long should I keep receipts?

From 27 August 2026, participants and plan managers need to keep records of NDIS support payments for 3 years. Some [ndis.gov.au](https://www.ndis.gov.au) pages still mention 5 years for self-managed participants, so check the current guidance.



Can I ask for a review of the October 2026 budget reductions?

The budget reductions aren't a reviewable decision. You can still ask for a plan variation or reassessment if you've had a significant and ongoing change in your situation or support needs.

Who can help me understand my plan?

You can ask for a plan implementation meeting at any time. Speak to your my NDIS contact or call the NDIA on 1800 800 110.

Can I use my NDIS plan with Kinship?

Kinship is a registered NDIS provider (4-GWVHCEY), so NDIA-managed, plan-managed and self-managed participants can all use us, for supports such as daily living, community participation, life skills, SIL and high intensity support. Call 0437 733 744 and we'll talk it through.

Sources

NDIS: Guide to your first plan:

<https://www.ndis.gov.au/participants/creating-plan/creating-your-first-plan/guide-your-first-plan>

NDIS: Guide to NDIS support budgets:

<https://www.ndis.gov.au/participants/using-your-funding/ndis-support-budgets/guide-ndis-support-budgets>

NDIS: What are core supports:

<https://www.ndis.gov.au/participants/using-your-funding/different-budget-types/what-are-core-supports>

NDIS: What are capacity building supports:

<https://www.ndis.gov.au/participants/using-your-funding/different-budget-types/what-are-capacity-building-supports>

NDIS: What are capital supports:

<https://www.ndis.gov.au/participants/using-your-funding/different-budget-types/what-are-capital-supports>

NDIS: What are recurring supports:

<https://www.ndis.gov.au/participants/using-your-funding/different-budget-types/what-are-recurring-supports>

NDIS: What is NDIS funding:

<https://www.ndis.gov.au/participants/using-your-funding/understanding-your-ndis-funding/what-ndis-funding>

NDIS: How to make a claim: <https://www.ndis.gov.au/participants/working-providers/paying-supports/how-make-claim>

Department of Health, Disability and Ageing: About the changes to the NDIS (updated 2 October 2026): <https://www.health.gov.au/our-work/ndis-legislation-changes/amendments/ndis-amendment-securing-the-ndis-for-future-generations-bill-2026/about-the-changes-to-the-ndis?language=en>

Department of Health, Disability and Ageing: Securing the NDIS for future generations timeline (updated 15 September 2026):

<https://www.health.gov.au/resources/publications/securing-the-ndis-for-future-generations-timeline-0?language=en>

NDIS news: Changes to support budgets from 1 October (1 October 2026):

<https://www.ndis.gov.au/news/11695-changes-support-budgets-1-october>

NDIS: Summary of legislation changes:

<https://www.ndis.gov.au/ndis-laws/getting-ndis-back-track/summary-legislation-changes>

NDIS: Provider finder: <https://www.ndis.gov.au/participants/working-providers/finding-providers/provider-finder>

NDIS Quality and Safeguards Commission: Find a registered provider:

<https://www.ndiscommission.gov.au/provider-registration/find-registered-provider>

NDIS: What is a service agreement:

<https://www.ndis.gov.au/participants/working-providers/arranging-supports/what-service-agreement>

NDIS: Guide to your management options:

<https://www.ndis.gov.au/participants/using-your-funding/plan-implementation-meeting/guide-your-management-options>

NDIS: What is self-managed funding:

<https://www.ndis.gov.au/participants/using-your-funding/self-managed-funding/what-self-managed-funding>



NDIS: What is NDIA-managed funding:

<https://www.ndis.gov.au/participants/using-your-funding/ndia-managed/what-ndia-managed-funding>

Ready to talk? We're here.

If you'd like us to help with anything in this guide, call and we'll talk it through. No forms and no pressure.

0437 733 744

or 0424 756 143

Email info@kinshipunitingservices.com

Website kinshipunitingservices.com/get-support

Office 39 Victory Road, Colebee NSW 2761

Deaf, or have a hearing or speech impairment? Contact us through the National Relay Service: Speak & Listen 1300 555 727, TTY 133 677, SMS relay 0423 677 767.

Registered NDIS provider 4-GWVHCEY · Operating in disability and aged care since 2017