



GLOBAL DISABILITY
SUPPORT SERVICES

NDIS Core Supports budget: Everything You Need to Know

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When it comes to navigating the National Disability Insurance Scheme (NDIS), funding questions are among the most common.

Today we take a deeper look at everything you need to know about the NDIS Core Supports Budget: What it is, how to best utilise core funding in your plan, and how outsourcing the financial management of your plan can make handling your NDIS budgets easier.

What are NDIS Core Supports?

Core Supports is one of the four overarching support budgets you may be allocated funding for within your NDIS plan. Your core supports are designed to meet immediate assistive needs in your day-to-day life with disability-related support, helping you to build skills and live a more independent life.

What are the Core Support categories?

There are six (6) categories within your Core Supports budget. Unlike the other budgets (your Capital Supports and Capacity Building Supports), your Core budget is fairly flexible and can generally be used across Core categories.

There are some exceptions to this flexibility. If you have a transport allowance or receive funds for living in specialised residential care, or if you have any stated items listed as specific expenses, you can't use the funding for other supports.

1. Assistance with Daily Life

The services covered within this funding category help you with everyday activities that you wouldn't be able to easily do by yourself. Depending on your disability and care requirements, this might include daily living essentials like hiring a support worker to:

- Help with basic self-care activities and personal care, like showering and dressing
- Help with household chores you are unable to do
- Help with yard maintenance such as lawn mowing, gardening

Note: Assistance with Daily Life doesn't cover things like rent, cleaning supplies, grocery bills, or any other items considered 'normal costs' that everyone must pay for.

2. Assistance with Social, Economic and Community Participation

This category is often confused with 'Increased Social and Community Participation', which sits under the Capacity Building Supports budget. While similar in some ways, the two have suit different goals – hence the separate categories, and separate funding.

Assistance with social, economic and community participation supports meeting your goals to participate in those areas. That might look like:

- Social and recreational activities
- Sporting activities
- Building skills to participate in more social and community activities
- Visiting the local library or attending events.

Remember, the NDIS will not pay membership fees or for event tickets and the like. It generally covers the support you personally would need to participate in the activity, rather than the cost of the activity itself.

3. Consumables

Consumables funding is for low-cost, low-risk everyday items that are directly related to managing your disability. This covers where applicable:

1. Continence products and related equipment
2. Equipment to assist with eating and drinking
3. Disability-related health equipment and consumables (such as handrails, non-slip bathmats)

At under \$1,500 per item, these kinds of items might be available from supermarkets, hardware stores, pharmacies, or online. More specialised supports, or more costly assistive technology, will be stated supports under Assistive Technology (Capital Supports).

4. Transport

You might have a transport funding allowance, which allows you to take private transport if you cannot use public transport. This category is designed to help cover costs for getting you to and from where you need to go – such as social or recreational activities in alignment with your plan goals.

The NDIS is only likely to fund travel if you have substantial difficulty taking public transport due to your disability, so that you can continue to pursue the goals in your plan. You generally won't receive funding for the travel of family members, carers, or service providers, or everyday commitments like school.

5. Home and Living

Unlike the rest of your core supports, Home and Living covers a range of stated supports. The funding cannot be flexibly applied between these stated supports – you must use the funding as outlined in your NDIS plan.

This is a relatively new category that came in under the PACE system, designed to help you live more independently.

6. Young People in Residential Aged Care (YPIRAC)

YPIRAC supports participants under 65 living permanently in a residential aged care facility. In this category, the NDIS may fund some of the residential care aged fees and other disability related supports. This category was also added under PACE.

How to make the most of Core Supports

1. Be thorough in your planning session. Your plan needs to encompass all the supports you need, aligning your funding and achieving your goals. Depending on these goals, you could also ask for more capacity building funding to learn skills that would reduce your reliance on core supports in future.
2. Track your budgets. You'll need to spread your expenses out over the length of your plan, which can take a little strategising but is preferable to having an unintended gap. This is vital for avoiding overspending or underspending.
3. Negotiate with providers. NDIS Price Arrangements and Price Limits set the maximum that providers can charge, but if you're self- or plan-managed you can negotiate with your providers to try and save money on some services.
4. If you need changes, ask for a review ASAP. If you are at risk of overspending, or your situation has changed, ask for a review of your plan as soon as it can be managed.
5. Be warned, there's no guarantee your budget will be increased. So back to the first point... it's important to be thorough during your planning session!