



Glasgow Centre
for Inclusive Living



GCIL SUPPORT

**Booklet 2:
Next Steps with Your Self-Directed
Support Budget**

Purpose

This booklet is the second of two publications about Self-Directed Support (SDS). It is for people who have completed their assessment and support planning, and now have a budget in place. It helps you understand what your budget is for, how to turn your plan into real support, and what practical steps come next.

Your budget and what it is for

Your budget is there to help you achieve the outcomes agreed in your support plan.

Outcomes are about what matters to you, whether that's having more independence, being able to participate in community life, managing your daily routines, pursuing education, or simply having more choice in how your support is arranged.

For example, you might use it to:

- Employ a Personal Assistant (PA) to help with tasks at home or in the community
- Arrange support for social activities or volunteering
- Get help with managing your home or personal care, if that's what you need

There are boundaries on what the budget can be used for. It generally can't be used for general living costs (like rent or groceries), or things that aren't linked to your support.

If you're unsure, ask your GCIL adviser or your social worker for guidance.

Turning outcomes into real support

There's often more than one way to arrange support, and the same outcome can be achieved through different types of support.

For example:

- If your plan includes “taking part in community activities,” you might use your budget to pay a PA or arrange support to help you attend local groups.
- If your outcome is “managing daily routines,” you could arrange regular support visits or get help with tasks at home.
- If you want to pursue education, your budget may help with support to attend or participate, but funding for travel or equipment is less common and depends on local authority rules.



What your budget can be used for depends on your local authority's guidance and current practice. If you're unsure, ask your GCIL adviser or social worker for up-to-date advice.

Choosing how support is arranged

You'll revisit the SDS options now that your budget is in place. This is about weighing up real-life trade-offs, flexibility, responsibility, reliability, and simplicity, and deciding which option, or mix of options, fits best.

Option 1 You receive the budget directly and arrange your own support. This is known as a Direct Payment.

PROS:

- Maximum flexibility and control; you choose exactly who provides your care and when.

CONS:

- You are responsible for the financial administration
- You may have legal obligations as an employer (e.g., payroll, taxes, insurance).

Option 2 You choose a provider, and the council arranges and pays for the support.

PROS:

- You retain full choice in co-designing your care package without the stress of managing the money or acting as an employer.

CONS:

- You have slightly less direct control over daily operations compared to Option 1
- You rely on the third party to secure the services you choose.



Option 3 The council arranges support on your behalf.

PROS:

- Your local authority handles all the arrangements, hiring, and financial transactions.

CONS:

- You have the least amount of choice and control over the specific care providers, schedules, or types of support you receive.

Option 4 A mix of the other options.

PROS:

- Highly customisable; you can take on employer responsibilities for areas where you want control, and delegate the rest to your local authority.

CONS:

- Managing multiple care routes can be complex and requires navigating different sets of administrative processes at the same time.

Your GCIL adviser can help you understand what each option involves, including the responsibilities and practicalities.

If you are thinking about employing Personal Assistants

Employing Personal Assistants (PAs) is one of the most flexible ways to arrange your support, but it also comes with responsibilities. Here's what to consider if you're thinking about this option:

Support available

- You don't need to know everything up front, support is available as you go, and you can ask for help at any stage.
- GCIL can guide you through each step, from writing a job description and advertising, to shortlisting, interviewing, and making a job offer.
- We can provide templates for contracts, help you set up payroll (or manage it for you if you use our payroll service), and advise on insurance.

What does being an employer mean?

- You choose who supports you, when, and how. This can give you more control over your daily life and routines.
- You are responsible for recruiting, interviewing, and selecting your PAs. This can feel empowering, but also a bit daunting at first.

Legal and practical responsibilities

- As an employer, you must follow employment law. This includes paying at least the minimum wage, providing paid holidays, and following rules on sick pay and notice periods.
- Employers must have employer's liability insurance to protect both you and your staff.

- You'll need to register as an employer with HMRC (the tax office), manage payroll (including tax and National Insurance), provide a pension to PAs and keep records. GCIL have a payroll service available, and can also signpost to other similar services.
- Your PAs must have a PVG

Things to think about

- Being an employer gives you flexibility, but it also means you are responsible for things like arranging cover if your PA is off sick or on holiday.
- Recruitment can take time, and finding the right person isn't always quick.



- You can change your mind if you try employing PAs and it doesn't work for you, you can explore other SDS options.

Some people enjoy the control and continuity of employing their own staff, others find the admin or responsibility stressful and prefer to use a care provider instead. The important thing is to choose what works for you.

If you do decide to employ PAs, GCIL has detailed information sheets and practical support to guide you through every step.

If you are thinking about using care providers

Using a care provider can suit people who want support arranged for them, or who prefer not to take on employer responsibilities. This option is often more straightforward, but may offer less flexibility.

Your GCIL adviser or social worker can help you compare providers, understand what's included, and decide what fits your needs.

Managing your money

There are different ways your budget can be managed, depending on the option you choose and your local authority. In Glasgow, for example, funding is managed through a prepaid card system called AllPay. In other areas, you might need to set up a specific bank account or a managed account.

You'll need to keep records of how your budget is spent, and your local social work team will check and review those records.

GCIL and your social worker can help you understand what's expected and how to stay organised.



Contributions towards care costs

In many local authorities, adults are asked to contribute towards the cost of some types of social care support.

In Scotland, personal care is free, so people are not charged for support classed as personal care. Personal care is defined as any support of a personal or intimate nature needed to help with daily living. This includes assistance with personal hygiene (washing, dressing), managing continence, eating, taking medication, and mobility support.

Your social worker will advise you of local policies and how your finances will be assessed.

Reviews, changes and flexibility over time

Support arrangements aren't fixed forever. Reviews take place to check whether your

support is still meeting your outcomes, and changes can be made if your circumstances change or things stop working.

If you need to change your support, your GCIL adviser or or social worker can help you plan next steps and update your arrangements.

Guardianship & Power of Attorney

Some people may have a Power of Attorney or a Guardianship Order in place under the Adults with Incapacity (Scotland) Act.

This means someone has the legal authority to act on your behalf in relation to decisions about your support or finances. If this applies, we will need to see the relevant documentation so we can make sure we are working with the right person at the right time.

Ongoing support

GCIL's support continues after your budget is agreed and support is in place. We can help you manage responsibilities, and plan for reviews or changes. Detailed guidance on employment, payroll, or recruitment is available if and when you need it.

We also provide a payroll service to anyone living in Scotland who employs their own PA.

Other sources of funding

In some cases, other sources of funding may also be involved, such as the Independent Living Fund (ILF) or a carers budget following a carers assessment.

These can sit alongside SDS and may affect how support is arranged. GCIL can help you understand how different funding streams work together.

Contact Information



Contact us at your local office to find out more about your options for Self-directed support and how GCIL can help.

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