



Considerations when completing the CFS for clients with disabilities

When using the Common Financial Statement (CFS) to complete a personal budget for clients with disabilities, it's important to ensure you've included and explained any additional expenditure related to their disability, especially if their expenditure exceeds the trigger figures.

The following areas may incur greater expenditure for disabled clients than for non-disabled clients.

How you can help your clients

1

As you use the CFS to help your client compile their personal budget, ask them about any expenditure that is related to their disability or long-term illness.

This may be everyday expenditure for them, so they may not make the link with their disability, you can help them identify relevant expenditure by using headings below as a prompt for your discussion.

2

If the clients' expenditure exceeds the trigger figures, use the notes sections to highlight any increased expenditure related to their disability.

Costs relating to mobility should be entered in the 'Travel' section of the CFS and care costs should be entered in the 'Adult Care Costs' section.

The following areas may incur greater expenditure for disabled clients than for non-disabled clients.

Heating and energy use

Some disabilities and long-term health conditions can mean people spend long periods of time in their homes. Their conditions may also require higher laundry usage (for bedding etc.). This can increase their energy use for heating, cooking and other household electrical appliances and devices.



Adaptions to home

To live independent lives, it may be necessary for adaptions to be made to people's homes, such as hand rails and non-slip flooring.

Whilst it may be possible to obtain a Disabled Facilities Grant via the local authority, or gain funding from a charity, clients with disabilities may still have to cover some costs from their own budgets.



Care costs and household assistance

Some people with disabilities require household assistance such as help dressing, cleaning and making meals.

If your client has been assessed by the local council/trust as needing care/support, this may be provided via the council/trust. Alternatively your client may have chosen to receive a Direct Payment, allowing them to make their own care arrangements, this is means tested so they may need to contribute towards the costs.



Specialist equipment

There are many products that support independence and enhance lifestyles for people with disabilities; these include; bath lifts, kettle tippers and adapted cutlery.



Special diets

Your client may require a special diet due to their illness or disability, which may increase costs.



Transport

Some disabilities may require people to use more expensive modes transport such as taxis.



Therapeutic activities

This may include therapies such as massage and hydrotherapy for pain relief and mobility.



The Common Financial Statement

For more information on using the CFS visit: <http://www.cfs.moneyadvicetrust.org/>



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