



Derby City Council

Direct payments

Money to help you buy your care and support



Easy read booklet

July 2026



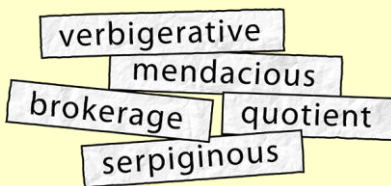
This is an Easy Read version of some information. It has words and pictures.



You might want help to read this booklet. You can ask someone to help you.

words

Some words are **black and bold**. This means we think they are difficult words.



Black and bold words are thicker and darker. We explain what they mean in a box like this.



Some words are **bright blue**. These are links to websites or email addresses. You can click on these links on a computer.

Who we are and what we do



Derby City Council

We are Derby City Council. We are in charge of local services.



We also help people in Derby to understand and use **direct payments**.



A **direct payment** is money the council give you to pay for your care and support.



In this booklet we tell you about direct payments including:

- who can get them.
- how you can get them.
- what you can and cannot do with them.

About direct payments



You can use direct payments to buy the care and support you need, instead of asking us to do it.



This means you can choose

- who supports you.
- when you get support.
- the types of support you have.



Lots of people in Derby get direct payments.

Who can get a direct payment



There are rules about who can get a direct payment. These include



- you must agree to get direct payments.



- we must be sure you can manage the money in a good way.



- we must be sure that direct payments will help you get the support you need.



If you cannot manage the money yourself a **suitable person** can help you.



A **suitable person** can be someone from your family, a friend, or someone else you trust.



They must arrange your care and look after the money from your direct payment for you.



If you are able to manage the money yourself, you can still ask a **nominated person** to support you.



A **nominated person** is someone who agrees to help you with your direct payment money.

How you can get a direct payment



If we already pay for your care, ask your **social worker** about direct payments.



Social workers are people who work for the council and make sure you are looked after in the right way.



If you do not get care and support from us, call Derby Direct and ask them for a **needs assessment**.

Phone this telephone number
01332 640777



A **needs assessment** is when a social worker talks to you about the care and support you need.



After your assessment, the council will work out your **personal budget**.



Your **personal budget** means how much your care and support will cost.



You might have to pay towards the cost of your care.



You or a suitable person will need to sign a **Direct Payment Agreement**.



A **Direct Payment Agreement** says how you will use your direct payment to pay for your care and support.

How direct payments are paid

3



There are 3 ways we can pay you your direct payment.



1. We send it to a **pre-paid card account**.



2. We send it to a **third-party organisation** who looks after it for you.



3. We send it to a **personal bank account**.



1. We send it to a pre-paid card account.



A **pre-paid card account** means you get a card, like a bank card, that you can use to spend money. We put money into the account for you first.



This is the how we want to pay most people because



- we can see how you spend your money.
- you will not need to send your bank statements to us.
- it is easy.





2. We send it to a third-party organisation who looks after it for you.



A **third-party organisation** is another organisation.



We do this if you cannot use a pre-paid card, or you choose to use another organisation.



The third-party organisation arranges your care and support for you.



You normally need to pay the organisation to help you.



3. We send it to a personal bank account.

A **personal bank account** is a safe place for you to keep your money. You can use the money to pay for things.



You must open a new bank account that you only use for direct payments.



You must send **bank statements** to us every 3 months. You need to keep other information too, like **pay slips** and **receipts**.



A **bank statement** shows how much money you have in your bank account and the money that has gone in and out.

A **pay slip** is a note you give to someone who works for you that shows their pay.



A **receipt** shows what you bought, how much it cost, and the date and time you bought it.

How you can use your direct payment



You can use your direct payment to pay



- someone to help you at home.



- someone to help you to go out. For example, to go to appointments, meet friends, or go shopping.



- a care company to send carers to support you.



You cannot use your direct payment to pay for



- anything that is **not** in your **Care and Support Plan**.



Your **Care and Support Plan** is agreed with a social worker. It is a written plan that says the best way to support and care for you.



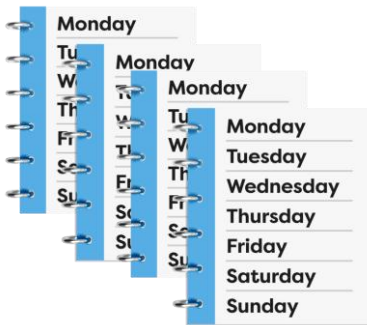
- anything that is **illegal**.



Illegal means it is not allowed in the **law**.

The **law** protects people and makes sure everyone is treated in a good and fair way.

What you can do with extra money



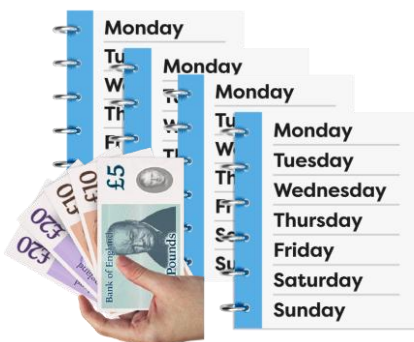
We send you your direct payments every 4 weeks.



We send the money before you need to spend it so you have enough.

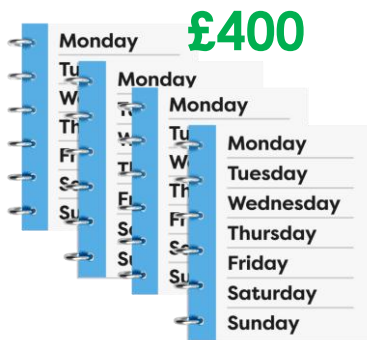


If you spend less than we send to you, you might have to give some money back to us.



You can keep enough money to pay for your care and support for up to 4 weeks.

For example



If you get £400 every 4 weeks



- you can keep £400 of extra money.



- you can have a total of £800 in your account.



If you have more than £800 in your account, we may ask you to pay the extra money back. We will always talk to you, or your suitable person, or nominated person first.

Personal assistants



If you **employ** someone to help you, you must follow the law. For example, you must give them pay slips and pay their **tax**.



Employ someone means to give them a job.

Tax is a money you pay to your council or the Government.



Sometimes people who help with your care and support are **self-employed**.



Self-employed means you earn money for each job you do and pay for things like tax yourself.



If you pay people from your family to support you



- they cannot live with you.



- you must use another organisation to look after your direct payments.

Important things to remember



Only spend your direct payment on things agreed in your Care and Support plan.



Keep information about everything you spend your direct payments on.

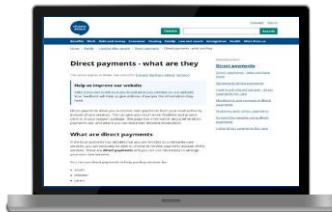


Send us information when we ask for it.

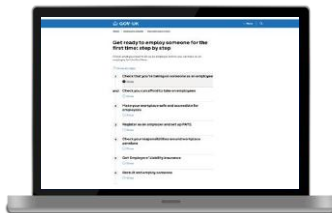


Talk to your social worker if your needs change, or if you have any questions.

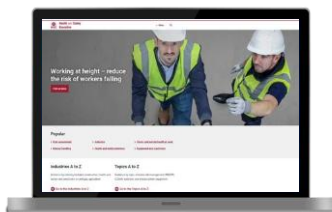
Other organisations that might be able to help you



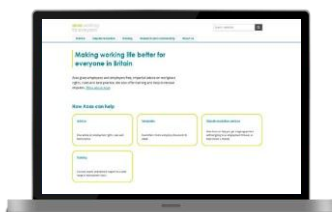
Citizens Advice Bureau
Direct Payments Advice



UK Government
Get ready to employ someone



Health and Safety Executive
Being safe at work



ACAS
Advice for employers

How to contact us

Call this telephone number
01332 640777



Relay UK: **18001 01332 640777**

Deaf People can Text
07774 333412

If you are a British Sign Language (BSL) user, you can contact us using SignVideo Web

Access: <https://www.derby.gov.uk/signing-service/>



Find out more on our website
www.derby.gov.uk



Write to us at this address
**Adult Social Care
Council House
Corporation Street
Derby DE1 2FS**

The full version of this document is called
“Adult Social Care Direct Payments Policy”