Financial matters: organisation and creativity in managing supports

This article by Narissa Wilson uses de Bono's 6 Thinking Hats® to explore the importance of getting the balance right between the Green Hat of vision and dreams and the White Hat of financial governance.

The Green Hat - Creativity: *Creating your dream and maintaining your vision*

To make the most of the opportunity self-direction can offer it is important to have a clear idea of the kind of life you want to live and to share this vision with key people in your life.

Planning can so often be limited to thinking about the kind of support offered by traditional services. Wearing the Green Hat of creativity encourages pushing the boundaries of your thinking when you are planning; being prepared to think differently about how you might organise the supports and services you require and not being afraid to challenge the limits of what other people might think that you can achieve.

Green Hat thinking is an important foundation for your self-direction.

The White Hat - Facts and Information: *Financial Matters*

However, self-direction is essentially a business. Every business has a budget, a plan and co-contributors and is required to be accountable to different governing bodies.

The White Hat thinking of self-direction embodies the core principles of business management.

Budgeting: *Forecasting Annually*

The importance of having an annual budget that is flexible and reviewed quarterly is not only an accountability requirement, it is to ensure that the direct support needs are being met for the entire financial year.

Budgets consist of:

- *Income:*
    - this is the funding grant from the Department of Communities, Child Safety and Disability
    - this can be transferred as a direct payment to an individual or to a host agency
- *Expenditure:*
    - this is the individual's direct support costs

The budget plan requires:

- The gathering of information of current and past support trends:
    - Hours of support and how they are distributed annually
    - This information allows you to identify critical areas where you may blow out of budget.

For example in winter, it is common for people to get sick with a cold or flu which may mean that the individual will require additional supports. This can often push the budget over for the quarter. This is where you can start to build contingencies into the budget planning to ensure the individual's needs are met for the entire financial year.

- Current Employee or Contractor rates and legislation that is applicable
- Projection of Costings for the budget - aligning these with the individual's dreams and vision

For example the individual may wish to go on a cruise holiday. This is a goal based on their dreams and vision. To make this financially viable it would be best to structure the planning and financial costs over a year, to make the plan financially viable. Direct support needs (i.e. worker/s) and the costs associated with the people delivering that support (i.e. Staff insurance, travel costs, wages etc) need to be budgeted for.

- Adjusting quarterly, which is reviewed when required (and annually) by the hosting agency, the individual and people of their choosing who may be assisting them in their self-direction.

White & Green Hat: Being Creative with Financial Matters

An individual's funding may or may not cover their basic support needs though, of course, in an ideal world it would meet all of them. In order to achieve a person's goals, creativity is needed in order to make the most of the available funding. Streamlining the operations of self-directed supports through innovation options such as contracting specific roles and utilising skill set, minimising red tape, connecting with the community and creating informal supports or co-contributors are all ways to work creatively within a set budget. These strategies require the same operational management as paid supports.

Contracting for specific roles and skill sets

Self-direction offers the flexibility of contracting people to perform specific roles; for example having a contracted cleaner who cleans fortnightly. House cleaning is an identified skill set. It can be more economically viable to contract out this work rather than absorbing it into a support worker's role.

Co-contributions (voluntary Time & Skills)

Co-Contributions are weaved intricately throughout an individual's self-directed supports. It often takes many years to build this complex web of people and safeguards. For some, this web may not yet be built and might be a part of the individual's vision and long term investment for their self-direction.

Co-contributions are often integral to the success of self-direction plans. They can contribute to savings within a budget through providing voluntary time and skills or by offering a reduced cost for service delivery.

What does a co-contribution look like?

- Safeguards which can be but not limited to:
    - family or extended family
    - friends
    - housemates past and present
    - people involved on a regular basis with the individual's self-direction
    - people who provide resources to the individual's self-direction (eg. the knowledge & skills)
    - the individual's community & networking
    - professionals who have reduced costs for service delivery
    - long term committed people from past roles and relationships

- The individual's own skills and abilities e.g.
    - financial skills,
    - preparing rosters and other organisation skills,
    - engaging and recruiting staff

- Time and skills given by others to assist with the individual's self-direction needs

Co-contributions of time and expertise often involve an extensive commitment on the part of some people. They may be involved in the daily operations and management of the individual's self-directed supports. While co-contributions like this are invaluable it is important to remember the demands this can create for the individual. Having volunteers in your life:

- can be taxing (physically and emotionally)
- can be time consuming
- can leave the individual's identity at risk
- can allow vulnerabilities to be taken advantage of

Juggling the hats

Getting the balance right between the White Hat of financial governance and the Green Hat of dreams and visions is crucial to the success of self-direction.

Our efforts to organise financial matters can often be jaded by our emotions and feelings based on outside influences and what is happening in our life. It is important, however, for the individual to remember their White Hate of financial governance skills while they are dealing with what can be the emotional experience of managing formal and informal supports on a daily basis.

Acknowledging all the different skills and attributes needed at different times is also important to the success of self-direction. Calling on other people to wear one of the 'hats' from time to time can help sustain you for the journey.