



# Avery Financial Planning Toolkit

Helping you plan with confidence and peace of mind

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## Understanding your options

Moving into a care home is one of life's bigger decisions, both emotionally and financially. We know it can feel daunting to think about how care will be paid for, and what might happen if your circumstances change in the future.

This toolkit is designed to help you understand the key things to consider when planning for care. It explains how care is funded, what your fees include, what happens if you need financial support later on, and how Avery can help guide you through each stage.

While we can't offer financial advice or recommend products or services, our experienced team can provide clarity and reassurance so you can make informed decisions with confidence.

## What your care fees cover

The cost of living in an Avery care home reflects the high standard of care, comfort and wellbeing we provide. Your weekly fee includes:

- 24-hour support from a dedicated team
- Your accommodation, including housekeeping and maintenance
- All meals, snacks and refreshments prepared by our in-house chefs
- Access to daily wellbeing activities, clubs and events
- Laundry and linen services
- Use of shared spaces and gardens
- Wi-Fi and utilities
- Liaison with external healthcare professionals where needed

**Please note:** The services and activities available may vary between homes. Your Home Manager will explain all options and any additional offerings during your enquiry and visit.

Optional extras such as hairdressing, chiropody, newspapers or private transport for appointments are charged separately, so you only pay for what you use. Your Home Manager will provide a clear breakdown of what's included in your agreement before you move in, and our teams are always happy to explain how your fees work in practice.

## How your fees are determined

Your individual fee is based on a few factors, including:

- The level of care and support required (for example, residential, nursing, or dementia care)
- The room type and location chosen
- The home's facilities and services
- Any specialist requirements or additional support needs

Before admission, we'll complete an assessment to understand your needs and ensure we can meet them. Fees are charged weekly but billed monthly, and are reviewed annually in line with costs and any changes to your support needs.

## Paying for care yourself (self-funding)

Many people initially pay for their own care, either from savings, pensions, or the sale of property. This is often known as "self-funding."

If you're planning to pay privately, it's helpful to ensure you can evidence at least two years of funding to provide peace of mind that your place is secure. We'll discuss this openly and help you understand what's required before you move in.

If some of your funds are tied up in property or investments, there may be ways to access these gradually to pay for care. While Avery can't advise on financial products, we'll help you understand what documentation or timelines might be needed so you can plan ahead confidently.

## If your financial situation changes

Over time, you may find that your funds reduce as you continue to pay for care. If this happens, you may become eligible for financial support from your local authority or the NHS.

Every local authority sets a financial threshold which determines whether someone can receive help. Once your capital or savings fall close to this level, we recommend letting your Home Manager know, ideally around six months before funds are likely to run low.

This gives everyone time to:

- Begin the process of a local authority financial assessment
- Review eligibility for any NHS-funded support
- Make sure all the right arrangements are in place for a smooth transition

Our team will support you throughout this process. While we can't apply for funding on your behalf, we'll guide you through the steps, help with information requests, and ensure your care and comfort remain uninterrupted.

## Types of financial support that may be available

Depending on your needs, you might be eligible for:

### Local Authority Support:

Help with care fees if your savings fall below the national threshold and your care needs have been assessed as eligible.

### Funded Nursing Care (FNC):

- If nursing support is required, the NHS may provide a contribution toward nursing care.
- In a nursing home, our clinical team will support the assessment process.
- In a residential home, this is coordinated by the District Nursing Team.

### NHS Continuing Healthcare (CHC):

In some situations where needs are primarily health-related, the NHS may fund the full cost of care. Again, assessments are either supported by our clinical team (in nursing homes) or by the District Nursing Team (in residential settings).

## What happens if you run out of money

If your personal funds are expected to fall below the threshold for self-funding, the local authority may step in to contribute to your fees after assessment.

If this becomes the case:

- Your Home Manager will discuss the process with you and your family
- You'll be supported to contact your local authority for a financial assessment
- The local authority will confirm how much they can contribute and whether a top-up payment is needed to continue living in your chosen Avery home

It's important to keep communication open, the earlier we know, the more time there is to ensure everything continues smoothly.

## When property is part of your funding

For many people, their home is their main asset. If your funds are tied up in property, it can take time to sell or release equity.

In some cases, we may be able to offer a short-term deferred payment arrangement, allowing you to move in while your property sale completes. This option is subject to criteria and discussion with the Home Manager.

The local authority may also offer a Deferred Payment Agreement if they become responsible for part of your funding. This allows you to use the value of your property to pay for care without needing to sell immediately.

## Planning ahead with confidence

Taking time to plan now can make all the difference later. Here are a few steps that can help:

- Review your finances regularly and keep a simple record of savings, pensions, and outgoings
- Talk openly with family or anyone helping to manage your affairs
- Consider setting up a Power of Attorney so decisions can be made on your behalf if needed
- Seek independent financial or legal advice if you wish to explore investment or long-term funding options

At Avery, we're always here to listen, explain, and make sure you have the information you need to feel comfortable about your choices.

## How Avery can support you

Our teams have years of experience in helping families navigate the practical and emotional aspects of moving into care. We understand every situation is unique, and we're here to help you feel confident about what comes next.

Our commitment to you:

- Explain your contract and fees clearly, in plain language
- Provide documentation for local authority or NHS assessments if needed
- Keep you informed about any changes to your care plan or fees
- Work with you and your family to make sure you always feel secure and supported

## A final word

Moving into an Avery home is the beginning of a new chapter — one where you can relax, feel supported, and enjoy life knowing the details are taken care of. This toolkit is here to give you clarity and reassurance, so you can plan ahead with confidence and peace of mind. If you ever have questions, our friendly Home Managers are always here to help.





Learn more about our heartfelt care  
[averyhealthcare.co.uk](https://averyhealthcare.co.uk)