



## What to do if you pay for your care and your money is running out

### Introduction

This factsheet is for people who pay for their own care but whose savings and capital will soon fall below the current 'capital threshold' of £23,250. This is known as 'capital depletion'. In this situation you are able to approach the Council for financial assistance; however, it is likely you will still have to pay a contribution towards your care.

### How the Council is notified that your capital is running out

Notification of capital depletion can come in a number of ways. You or the care home provider (if you live in a care home) should contact the Council through the Adult Social Care Helpdesk or your social care worker. It is important the Council is made aware in good time (ideally 12 weeks before you expect to reach the threshold amount) so your situation can be assessed.

### What happens next?

An adult social care worker will assess your care needs and a financial assessment officer will complete a financial assessment. The result of these assessments will determine what steps are taken next; options may include:

- remaining in your current care home at a rate the Council will pay;
- remaining in your current care home with the aid of a third party payment;
- moving to another care home at a rate the Council will pay;
- moving to a more expensive care home with the aid of a third party payment.

Our factsheets 'Charging for residential and nursing care' and 'Third party payments for residential and nursing home care' explain more.

## Other factsheets that may be relevant

- Third party payments for residential and nursing home care
- Charging for residential and nursing home care
- The Financial Assessment
- Paying for your own care

### To request or download a copy of this factsheet:

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