



Step-by-Step Guide to

Your First NDIS Plan



Getting your first NDIS plan is a big moment.

It can also feel like a lot. New terminology, unfamiliar processes, decisions you weren't expecting to make. That's completely normal.

This guide walks you through it clearly, one step at a time. You don't need to figure it all out at once. Just start where you are.



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Step 1

Understand Your Plan and Your NDIS Team

Before anything else, take some time to get familiar with what's actually in your plan.

Your NDIS plan is personal to you. It captures the goals you're working towards and outlines the funding that's been approved to help you get there. This funding is split into categories, so you know what kind of support you can actually access.

The Three Funding Categories

Category	What it's for
Core Supports	Everyday needs: support workers, community activities and low-cost assistive technology. This is usually the most flexible part of your plan.
Capacity Building	Therapies and services that help you build skills and independence, like Occupational Therapy, Speech Therapy or Psychology. You might also see this referred to as 'CB', or with the words 'Improved' or 'Increased' in your plan.
Capital Supports	Bigger, one-off purchases like specialised equipment or home modifications. Your allied health team can guide you if this applies to you.

You should receive a meeting where your plan is explained to you. The NDIS also has a helpful guide: [NDIS | Understanding your plan](#).

If you'd like to talk it through with someone, your NDIS team is a great starting point.



Your NDIS Team at a Glance

Check your plan to see what's funded for you:

Role	Also known as	What they do
NDIS Planner		Creates your plan, holds reassessment meetings and advocates on your behalf with the NDIS.
Support Coordinator	SC, Sup Co	Connects you with providers that match your goals and budgets, helps you understand your plan, monitors how your supports are going and coordinates your team.
Psychosocial Recovery Coach	PRC, Recovery Coach	Helps build your independence and social participation. Provides coaching around decision-making, resilience and navigating life with a psychosocial disability.
Local Area Coordinator	LAC	Links you to community information and support, gathers info for planning meetings and helps implement your plan.
Plan Manager	PM	Pays your providers, gives you access to registered and unregistered providers and helps you track your budget. Only funded if your plan includes plan management.
National Disability Advocacy Program	NDAP	A government-funded program to help you through complex challenges if other support isn't available. See more at Department of Health, Disability and Ageing National Disability Advocacy Program (NDAP)




Step 2

Understand How Your Funding is Managed

How your funding is managed affects which providers you can use, who handles payments and how much admin sits with you. It's worth understanding your options.

Management type	What it means for you
NDIA Managed (Agency Managed)	Minimal admin, less control. You can only use NDIS-registered providers. The NDIA manages all payments.
Plan Managed	Minimal admin, more control and an extra layer of support. You can use any provider, registered or not. Your Plan Manager handles all payments. The cost of plan management is funded separately by the NDIS, it doesn't come out of your existing budget.
Self Managed	Most flexibility, most responsibility. You can use any provider and manage all payments yourself through the NDIS portal.

 Your whole plan can be managed one way, or you can use a mix of funding management styles across different funding categories.



Know the Rules Around Spending

NDIS funding exists to support your disability-related needs and goals, so it's important that your spending aligns with both. The key concept to understand is "Reasonable and Necessary".

What Makes a Support “Reasonable and Necessary”?

- It's related to your disability as recognised by the NDIS.
- It helps you work towards the goals in your plan.
- It's value for money.
- It's not already covered by another government program like health or education.



When in Doubt, Check First.

Before spending on something you're unsure about, speak with your Support Coordination, LAC or plan manager. It's always better to ask than to find out after the fact that a purchase isn't covered.



More details at: [NDIS | Reasonable and necessary supports.](#)

Think About What Supports You Need

This is where it gets practical. Think about what would actually make a difference in your day-to-day life and help you work towards your goals. Here are some common examples:

Day-to-Day Supports

- Support Workers.
- Social and community programs that help you build skills and confidence.

Products and Equipment

- Comfort or regulation: noise-cancelling headphones.
- Communication: visual boards, speech-generating devices.
- Independence: visual schedules, reminder devices.
- Safety: falls alarms, ID bracelets, handrails, shower chairs.
- Physical skills: wobble boards, therapy putty.

Allied Health and Long-Term Skill Building

- Occupational Therapist (OT).
- Speech Pathologist.
- Psychologist.
- Behaviour Support Practitioner.
- Dietitian.

Common Allied Health Roles Explained

Role	What they do
Occupational Therapist	Supports you to participate in everyday activities and build independence. They can help with daily tasks, fine motor skills, sensory needs and recommending equipment or assistive technology.
Speech Pathologist	Supports communication in all its forms, including speech and language development, social communication and the physical aspects of eating and swallowing.
Psychologist	Supports emotional wellbeing and helps you understand your own behaviour. They can help with emotional regulation, anxiety, social skills and strategies for navigating day-to-day coping strategies.
Physiotherapist	Focuses on movement and physical development, including strength, balance, coordination and gross motor skills.
Dietitian	Supports nutrition and eating, including sensory challenges, ensuring adequate nutrition and managing medical or gut concerns.
Behaviour Support Practitioner	Helps you understand behaviours that may be unsafe or getting in the way of daily life. They work with you to develop safer, more effective ways to communicate and cope.
Therapy Assistant	Works under a therapist's guidance to reinforce your therapy goals in everyday settings, often at a lower cost than seeing a therapist directly.
Support Worker	Helps with everyday activities and builds real-life skills, including personal care, following routines and building independence over time.



Step 5

Find the Right Providers

Once you have a clearer picture of what you need, you're ready to start connecting with providers.



Things Worth Doing Early:

- If your plan includes Support Coordination funding, connect with a Support Coordinator first. They'll make everything that follows easier.
- If you have plan management, get your Plan Manager set up early so payments and budgeting are sorted from the start.



Finding Providers

On your own

If you're comfortable doing a bit of research, this is often the quickest way to explore your options:

- Online search.
- Recommendations from friends, family or your community.
- Social media groups for NDIS participants.

With support

- Ask allied health professionals. They often know who's highly recommended in your area.
- Speak with your LAC or Support Coordinator.
- Search the [NDIS | Provider finder](#) to browse registered providers in your area.





Why it Helps to Approach a Few Providers

Two good reasons to reach out to more than one provider before committing:

- **Waitlists:** Many allied health professionals are booked for weeks or months out. Getting your name on a few lists early can mean support can start sooner.
- **Best fit:** Providers work differently. Speaking with a few helps you find the right match for your needs and personality, not just whoever has availability.



Questions to Ask Providers

Think of this as an interview. You're figuring out whether this provider is the right fit for you. Good questions to ask:

- What kind of support do you provide and what do your services cost?
- Are there any extra costs, like travel?
- What is your cancellation policy and are there cancellation fees?
- How do I contact you and what's the expected response time?
- What's your process if something goes wrong?
- What's your policy for ending services and are there any exit fees?
- Do you provide a written Service Agreement and can it be changed if needed?
- What are my responsibilities as a client?
- When can services start. Do you have a waitlist?



Step 6

Set up Service Agreements

A Service Agreement is your safety net. It's a written record of what you and your provider have agreed to, what will be delivered, at what cost and what happens if something needs to change. It protects you if a provider isn't meeting their responsibilities and gives everyone clarity from day one.

💡 Ask every provider for a written Service Agreement before services begin.
Don't skip this step, even if a provider seems trustworthy.

For more detail, download our free [Service Agreement Guide](#).



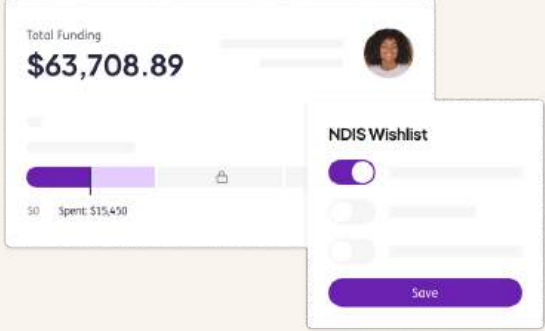
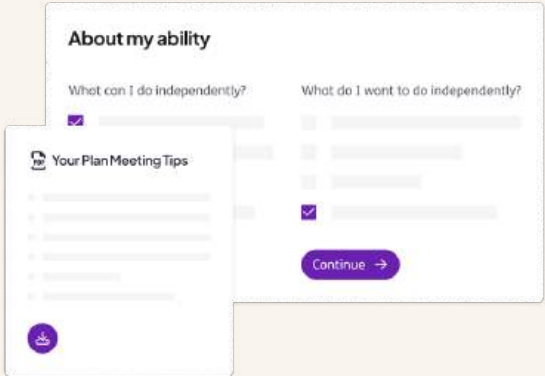
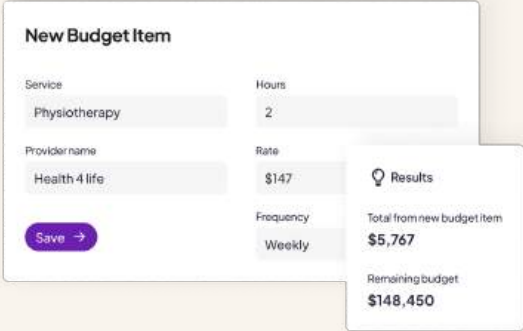
Track Your Funding and Budget

Once your plan is active, keeping an eye on the budget matters. Underspending means you're missing out on supports. Overspending means you might run short before your plan period ends.

Where to track	How it works
NDIS Portal	The NDIS's secure online portal lets you track funding, download your plan and more. See NDIS my NDIS participant portal .
Plan Manager portal	Some plan managers, like Provider Choice, will have their own dashboard that also gives you visibility over all invoices and spend tracking. Many people find these easier to navigate than the NDIS portal directly.
Provider Choice Dashboard	<p>Your Provider Choice Dashboard allows you to set up automated notifications that prompt you early when you're over or underspending. Click here to login.</p> <p>We also offer your providers their own ProCho Biz app for managing their payments, so they never need to chase you for payment updates.</p>



Free Tools From Provider Choice

Tool	What it does
<p>Plan Explainer</p> 	<p>Upload your plan and instantly see what your funding actually means in plain language. Understand what each budget category covers, take notes, track progress towards your goals, and find answers to common questions. Click here to access our free Plan Explainer Tool.</p>
<p>Plan Reassessment Tool</p> 	<p>Helps you prepare for your upcoming reassessment so you have the evidence you need. Click here to access our free Plan Reassessment Tool.</p>
<p>Budget Tool</p> 	<p>Calculate how new services will fit into your budget over the life of your plan. Available to Provider Choice participants via their dashboard.</p>



Step 8

Keep Records

The NDIS is an evidence-based scheme. Good record keeping makes your life easier at every plan review and gives you a stronger case if you need to advocate for more funding.

Hold onto:

- Service Agreements with all providers.
- Assessments and reports from allied health professionals.
- Letters of recommendation from your team.
- Evidence of your progress towards your NDIS goals.
- Receipts and warranty documents for any assistive products or equipment.

Step 9

Track Your Progress

Once supports are in place, it's worth keeping track of how things are going over time. This makes your next plan review much easier and helps you show the NDIS that your supports are making a real difference.

Allied health professionals	Support workers
Keep case notes and may complete assessments or reports over time. These give you a clear record of your progress and are valuable evidence for future planning meetings.	Should write notes after each session to capture what has been worked on and how you're building skills and independence. Ask your provider how they record these and check to see if they offer progress reports.





A Reminder to Look After Yourself too.

Navigating the NDIS for the first time can genuinely feel overwhelming. A few things that help:



Don't go it Alone

Your NDIS team, your providers and your community are all there to support you. Lean on them.



Make Time to Recharge

Supporting yourself sustainably matters. If your plan includes respite funding, make use of it.



Connect With Others

Hearing from people who've been through a similar experience can be reassuring in a way that no guide can match. Support groups, peer networks and online communities can all be great sources of practical ideas and support.



Keep Learning

The more familiar you become with the NDIS, the more confident you'll feel. Ask your allied health team what you can learn to help support your own goals.

You've Covered a Lot of Ground

Your first NDIS plan is just the beginning of your journey, not the destination. As you settle into your supports and start working towards your goals, you'll become more confident navigating the system and advocating for what you need.

Take it one step at a time. The right way to do things is whatever works for you.

And you don't have to do it alone. Whether it's your NDIS team, your providers, your community or us as Provider Choice – support is there when you need it.

Questions? We're Here to Help.

Book a Guru Session with our team at providerchoice.com.au/gurus.

References

[Offices and contacts in your area | NDIS](#)

[A New Level of NDIS Support | Provider Choice Gurus](#)

[A Guide to NDIS Sensory Supports](#)

[NDIS | Build a participant's capacity and capability](#)

[NDIS | Psychosocial disability supports](#)

[NDIS | Plan management](#)

[Department of Health, Disability and Ageing | National Disability Advocacy Program \(NDAP\)](#)

[NDIS | my NDIS participant portal](#)

[Provider Choice Dashboard](#)

[NDIS | Local area coordination partners](#)

[NDIS | NDIA-managed funding](#)

[NDIS | Self-management](#)

[NDIS | Reasonable and necessary supports](#)

