Example 1 – No changes in income/expenditure other than MIG

Mr Smith Ref:
Financial Assessment NINO:

Assessment Status:	**Finalised** - 1	Date Assessment Carried Out:	01-Jun-26
Assessment Type:	**Non-residential**	Age At Date Applicable:	89
Week Applicable:	**05-Oct-2026** – 2	Partner's Age:	
		Household Type:	Single
		Date Form Received:	
		Review Date:	04-Aug-27

Income – 3

Pensions

Private/Occupational Pension	£382.54
State Pension	£267.43
	Overridden - 4

Savings - 5

Savings

Bank/Building Society Account	£4,559.44

Expenditure - 6 /Disregards - 7

Essential Expenditure

Council Tax	£36.07

Income Items - 8	£649.97
Total Capital - 9	*£4,459.44*
+ Tariff Income - 10	**£0.00**
- Disregards - 11	£36.07
Net Income - 12	**£613.90**
- Minimum Income Guarantee - 13	**£241.45**
Chargeable Income - 14	**£372.45**
Maximum Charge - 15	**£372.45**
Estimated Charge - 16	**£372.45**
Invoiceable - 16	**£372.45**
Assessment Band:	**2**

Notes to explain the calculation in example 1:

1. Finalised – this means that the assessment has been finalised and is complete
2. The date from when the charges will be applicable
3. Any income received - can include benefits, rental income etc.
4. **State Pension/ Pension Credit** varies person to person, the figure is typed in
5. Any amounts held in bank accounts or capital e.g. stocks and shares
6. Any unavoidable expenditure or expenses that we disregard - can include rent shortfalls, council tax due, pre-arranged debt payments to 3rd parties, disability-related expenditure, etc.
7. Includes any amounts of income that are disregarded from the assessment, such as the difference between normal and high-rate Attendance Allowance or PIP if no night service is funded by the LA.
8. Income Items – this is the total sum of items listed under note **3** In this instance this is £382.54+£267.43

9. Total Capital – this is the total sum of items listed under note **5**.

10. Tariff Income - if capital is over £14,250 but under £23,250, a tariff of £1 for every £250 is applicable e.g. savings of £15,500 so £15,500-£14,250=£750, therefore £750/£250 = £3 is applicable.

11. Disregards – this is the sum of essential expenditure listed under note **6 & 7**

12. Net Income – is the difference between note **8 & 11** in this example it is £649.97-£36.07 = £613.90

13. Minimum Income Guarantee (MIG)– this is the figure set by government

14. Chargeable Income – this is the difference between the net income and the MIG – in this assessment this is £613.90 - £241.45 = £372.45

15. Maximum Charge – based on the assessment above this is the most that you can be charged after considering the MIG i.e. £372.45 so if your care costs are more than this your charge will be capped at £372.45

16. Estimated Charge/ Invoiceable – this will always be the same figure. The chargeable amount is based on the actual care that is being received so the estimated and invoiceable charge could be lower than the maximum charge.

The financial assessment provides you with the maximum value up to which you can be charged which is £372.45 even if the care that you are receiving costs more. Any additional costs are paid for by the council.

Example 2a – Initial pension/ pension credit

Mr Jones Ref:
Financial Assessment NINO:

Assessment Status:	**Finalised - 1**	Date Assessment Carried Out:	29-Jun-26
Assessment Type:	**Non-residential**	Age At Date Applicable:	67
Week Applicable:	**06-Apr-2026 – 2**	Partner's Age:	
		Household Type:	Single
		Date Form Received:	
		Review Date:	04-Jul-27

Income – 3

Benefits

Personal Independence Payment Daily Living (Enhanced)	£114.60
the following item is not included in the calculation	
Personal Independence Payment Mobility (Enhanced)	£80.00

Pensions

State Pension	£164.26
	Overridden - 4
Pension Credit - Guaranteed Credit	£145.74
	Overridden - 4

Savings - 5

Savings

Bank/Building Society Account	£74.61

Expenditure - 6 /Disregards - 7

Disability Expenditure

Disability Related Expenditure	£12.19

Disregards Other

Personal Independence Payment Daily Living (Enhanced) Disregard	£37.90

Essential Expenditure

Conciliation	£50.00
Child Maintenance Payments	

Income Items - 8	£424.60
Total Capital - 9	*£74.61*
+ Tariff Income - 10	**£0.00**
- Disregards - 11	£100.09
Net Income - 12	**£324.51**
- Minimum Income Guarantee - 13	**£297.50**
Chargeable Income - 14	**£27.01**
Maximum Charge - 15	**£27.01**
Estimated Charge - 16	**£2.96**
Invoiceable - 16	**£2.96**
Assessment Band:	**2**

Example 2b – change in pension/ pension credit with old MIG

Mr Jones Ref:
Financial Assessment NINO:

Assessment Status:	**Finalised - 1**	Date Assessment Carried Out:	29-Jun-26
Assessment Type:	**Non-residential**	Age At Date Applicable:	67
Week Applicable:	**03-Aug-2026 – 2**	Partner's Age:	
		Household Type:	Single
		Date Form Received:	
		Review Date:	04-Jul-27

Income – 3

Benefits

Personal Independence Payment Daily Living (Enhanced)	£114.60
the following item is not included in the calculation	
Personal Independence Payment Mobility (Enhanced)	£80.00

Pensions

State Pension	£241.30
	Overridden - 4
Pension Credit - Guaranteed Credit	£82.75
	Overridden - 4

Savings - 5

Savings

Bank/Building Society Account	£74.61

Expenditure - 6 /Disregards - 7

Disability Expenditure

Disability Related Expenditure	£12.19

Disregards Other

Personal Independence Payment Daily Living (Enhanced) Disregard	£37.90

Essential Expenditure

Conciliation	£50.00
Child Maintenance Payments	

Income Items - 8	£438.65
Total Capital - 9	*£74.61*
+ Tariff Income - 10	**£0.00**
- Disregards - 11	£100.09
Net Income - 12	**£338.56**
- Minimum Income Guarantee - 13	**£297.50**
Chargeable Income - 14	**£41.06**
Maximum Charge - 15	**£41.06**
Estimated Charge - 16	**£41.06**
Invoiceable - 16	**£41.06**
Assessment Band:	**2**

Example 2c - Change in MIG

Mr Jones Ref:
Financial Assessment NINO:

Assessment Status:	**Finalised - 1**	Date Assessment Carried Out:	29-Jun-26
Assessment Type:	**Non-residential**	Age At Date Applicable:	67
Week Applicable:	**05-Oct-2026 – 2**	Partner's Age:	
		Household Type:	Single
		Date Form Received:	
		Review Date:	04-Jul-27

Income – 3

Benefits

Personal Independence Payment Daily Living (Enhanced)	£114.60
the following item is not included in the calculation	
Personal Independence Payment Mobility (Enhanced)	£80.00

Pensions

State Pension	£241.30
	Overridden - 4
Pension Credit - Guaranteed Credit	£82.75
	Overridden - 4

Savings - 5

Savings

Bank/Building Society Account	£74.61

Expenditure - 6 /Disregards - 7

Disability Expenditure

Disability Related Expenditure	£12.19

Disregards Other

Personal Independence Payment Daily Living (Enhanced) Disregard	£37.90

Essential Expenditure

Conciliation	£50.00
Child Maintenance Payments	

Income Items - 8	£438.65
Total Capital - 9	*£74.61*
+ Tariff Income - 10	**£0.00**
- Disregards - 11	£100.09
Net Income - 12	**£338.56**
- Minimum Income Guarantee - 13	**£241.45**
Chargeable Income - 14	**£97.11**
Maximum Charge - 15	**£97.11**
Estimated Charge - 16	**£97.11**
Invoiceable - 16	**£97.11**
Assessment Band:	**2**

Notes to explain the calculations in Examples 2a-2c:

The notes from example 1 explain the 'terms' used. For the 3 financial contribution calculations for Mr Jones, these are based on

2a – Old MIG and the income and expenditure we were aware of

2b – Old MIG but change in pension/ pension credit from the 3rd of August and care received from the council.

2c – the change in the pension / pension credit together with the change in the MIG effective from the 5th October 2026

In the first instance 2a - the calculation shows that he could be charged up to the value of £27.01 for his care based on the difference between income/ expenditure and the MIG. However, Mr Jones is only being charged £2.96 because he is only receiving assistive technology services. In this instance the MIG is at the old rate of £297.50.

In example 2b – it is now the 3rd of August and the care needs for Mr Jones has changed, and he is receiving more services, so another financial assessment has to be calculated.

There has been a change in the level of pension/ pension credit Mr Jones is receiving by £14.05. As a result, the amount that Mr Jones can be charged for his care also goes up by £14.05 from £27.01 to £41.06.

Mr Jones is now receiving care to the value of £261.50 however, based on the financial assessment he will only be charged £41.06 from the 3rd August. At this point the MIG is still at the old rate of £297.50

Example 2c shows the final financial contribution calculation which considers the new MIG which came into effect on the 5th of October. For Mr Jones this is now £241.45. As there are no changes in income and expenditure from the 3rd of August his net income remains at £338.56, leaving a residual chargeable income of £97.11.

As Mr Jones care is still at a cost of £261.50 the max amount he will be asked to pay is £97.11 with the residual £164.39 being paid for by the council.