

Making decisions about paying for care?



This easy read tells you information that might be useful if you are making decisions about paying for care.

Getting advice about money



It is a good idea to get information and advice about money from an expert Independent Financial Advisor registered with the Financial Conduct Authority (FCA) when you are making decisions about paying for care.



Financial means things to do with money.

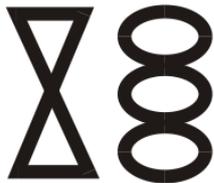
When should I talk to an Independent Financial Advisor (IFA)?



It is a good idea to talk to an IFA if:



- There are different options and you would like support to choose one.



- There is a difference between what you would like and what the council thinks.



- You are making big decisions such as moving into a care home.



- You are about to enter a legal agreement, such as a contract or deferred payment agreement.



- You want advice on the best way to look after your savings and other assets.



- You are thinking about giving away some of your savings and other assets.

How can talking to an advisor help me?



Talking to an advisor can help you to:



- Make the right choices about your savings and assets so that you are supported.



- Make sure you get advice from someone whose information can be trusted.



- Make sure that no one is trying to trick you or steal from you.



- Make sure you are not breaking the law.



- Find out what other specialist advice might be useful when you are making decisions.

Benefits



To find out about benefits you might be able to get, [visit the council's website](#).



If it is better for you, we also have an easy read document about [benefits and other government support](#).



If you would prefer to speak to someone to get this information, you can phone 0300 500 80 80.

Lasting Power of Attorney (LPA)



A Lasting Power of Attorney is a legal document you fill in to choose someone to make decisions for you in the future if you can't.



There are 2 types of LPAs. One is for health and welfare.



The other is for property and financial affairs.



You can choose to make 1 type of LPA or both.



To find out how to set up a Lasting Power of Attorney, [visit the government's website](#).



It costs £82 to set up your own Lasting Power of Attorney, and this saves you paying solicitor's fees.

More advice

nottshelp
yourself
.org.uk

If you want more advice or information you can visit [Notts Help Yourself](https://www.nottshelpyourself.org.uk).



You can also phone the council's Customer Service Centre on 0300 500 80 80 to get information about **independent financial advice organisations**.



Independent means the organisations don't have anything to do with the council- they are separate.

Links in this document

Accessing benefits and other government support

nottinghamshire.gov.uk/business-community/cost-of-living-support/accessing-benefits-and-other-government-support

Easy read- benefits and other support

nottinghamshire.gov.uk/global-content/easy-read-library/accessing-benefits-and-other-government-support-easy-read

Lasting Power of Attorney

gov.uk/power-of-attorney

Notts Help Yourself- financial and legal advice

nottshelpyourself.org.uk/kb5/nottinghamshire/directory/landing.page?newdirectorychannel=14_7

For plain English web page version of this information, go to:

[Making decisions about paying for care? | Nottinghamshire County Council](#)

<https://www.nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/paying-for-care>

This easy read was first published 13 February 2026.
This information was last updated 13 February 2026.