

## PERSONAL BUDGET EXAMPLE 1

### Using a PA for 24 hour breaks

<b>Total annual budget agreed</b>		<b>£ 5,000.00</b>
Hourly rate paid to PA (NMW 1.4.16)	£ 7.20	
Hourly cost to service user	£ 9.13	
<b>Costs of employing a PA</b>		
Payroll (may be less)	£ 6.00	£ 312.00
Insurance (cost vary with insurer)	£ 1.73	£ 90.00
PA Training/DBS checks	£ 3.85	£ 200.00
<b>Total weekly/annual costs for employing a PA</b>	<b>£ 11.58</b>	<b>£ 602.00</b>
Budget available for PA hours which would give a or b		<b>£ 4,398.00</b>
a - number of PA hours available @ £9.13 ph	481.71	£ 4,398.00
b - number of 24 hour sessions available	20.07	£ 4,398.00
<b>TOTAL PLANNED EXPENDITURE</b>		<b>£ 5,000.00</b>

PA's now have to be paid hourly for all their work, even for sleeping nights. They can be paid below the NMW but only if the rest of their hours are paid at a higher rate and their average weekly earnings come to the NMW (£7-20 for over 25 wef 1.4.16)

There are weekly costs associated with being an employer and using a PA even if you do not use them every week. If you ask them, some payroll and insurance providers will offer a reduced rate if you only use them for a few weeks per year