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# Personal budgets

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A person budget is the amount of money it would cost the local authority to meet your assessed eligible social care needs. The council can manage your personal budget for you or you can receive it as a direct payment or a mixture of the two options.

## Direct payments

If you choose direct payments your personal budget will be paid directly in to your own bank account.

You can only spend the money on services that meet your assessed needs and you can choose what best suit you and your lifestyle.

You will be supported to arrange your own care whether this is to employ a personal assistant or an agency you choose.

This may sound complicated but in practice it's not. The direct payments team are on hand to help and have supported many people to manage their own care.

There are over 350 people in Blackpool using direct payments.

There is a charge for most care services provided by the council. We will assess whether [you will need to make a contribution](#) towards your care and support.

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