Money Mechanics

Strategic Financial Advice

2026–27 EDITION

MONEY MECHANICS E-BOOK

Understanding Aged Care

Support at Home, aged care homes, fees and the family home, explained in plain English

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About Us

Scott Malcolm is director and principal consultant of Money Mechanics, a specialist Financial Life Planning firm in the areas of Superannuation, Wealth Creation and Education services.

Our values-based financial life planning process brings together technical expertise and the human touch to create a solution tailored towards your overall life goals. We choose not to take upfront or ongoing commission on financial products, so our clients have a clear fixed fee for advice that isn't tied to any product provider.

Money Mechanics believes in the value of education and financial literacy. There is an array of jargon in the financial world and we aim to demystify it through regular education programs, our podcast and our social channels.

Our mission

To educate and inspire people around their money, so that they can live a rich life. Everything in this e-book starts with your values – the 'why' behind your money decisions – before we get anywhere near products or strategies.

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Book a chat	calendly.com/moneymechanics – free coffee and chat
Podcast	Money Mechanics with Scott Malcolm (Apple Podcasts, Spotify and more)

Notice: While we have checked everything within this booklet, no person should rely on the contents without first making their own inquiries or obtaining advice from a qualified person regarding their personal circumstances. This e-book is general information only and does not take into account your objectives, financial situation or needs.

Please read this e-book together with our Financial Services Guide (FSG) and Privacy Policy, issued by Infocus Securities Australia. Both are available on our website or on request.

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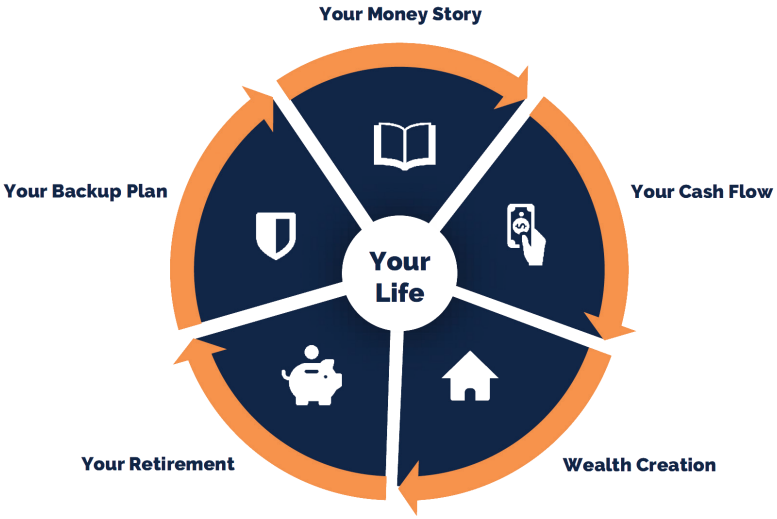
Our Advice Proposition

Money Mechanics brings the following elements together to create your **Financial Decision Making Framework**. It's a fluid process – as your life changes, so does your plan.



Your Life – The who, what, where, when and why this is important to you. This may be a specific financial goal or outcome you are aiming for. What matters most is alignment to what you value and the role money plays in your life. This connects to **Your Money Story** – your conscious and unconscious past behaviours, thoughts and feelings when it comes to money.

Your Cash Flow – What you earn and where it goes, knowing what it really costs to be you. Cash flow management, salary sacrifice and packaging strategies. Your budget should tell your story.

Your Wealth Creation – Pay as you earn, company, family trust, partnership, borrowed funds, regular savings plans and dollar cost averaging strategies and structures.

Your Retirement – Your post-retirement strategies and your ability to sustain your lifestyle without the need to work. Defined benefit, accumulation, self-managed super and retail or industry super funds can be product solutions, as well as top-up amounts through the Centrelink system.

Your Backup Plan – What if the worst was to happen? These are your estate planning and protection strategies – insurances, wills, powers of attorney and testamentary trusts.

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Understanding Aged Care – Introduction and Outcomes

Aged care is one of those topics most of us would rather not think about. It's confronting, it's emotional, and the rules have a reputation for being confusing. So we tend to leave it until a fall, a hospital stay or a diagnosis forces a decision – often in a hurry, and often with the whole family under stress.

It doesn't have to be that way. Aged care isn't just about nursing homes. It's about how we, or the people we love, can keep living well, with as much independence and choice as possible, whatever our body is doing. Most older Australians who get help do so at home, and there is more support available there than many people realise.

At Money Mechanics, we start with values. What matters most to you, or to Mum or Dad, as life slows down? Staying in the family home? Being close to the grandkids? Not being a burden? Leaving something behind? Once we know that, the numbers become a tool to protect those outcomes, rather than the thing driving every decision.

A new Aged Care Act started on 1 November 2025, bringing in the Support at Home program and new fees for aged care homes.[1] This e-book uses the rates that apply from 20 September 2026.

By the end of this e-book you should be able to:

- Start a values-based conversation about ageing and care, before a crisis.
- Understand how to get assessed through My Aged Care, and the main types of care.
- Understand Support at Home budgets, contributions and the lifetime cap.
- Understand the fees for an aged care home, and how the means test works.
- Weigh up paying for a room by lump sum (RAD), daily payment (DAP) or a combination.
- Think through what to do with the family home, and who to talk to before you sign anything.

> **Scott's tip**
>
> The best time to talk about aged care is when nobody needs it yet. A relaxed conversation over a cuppa now is far easier than a rushed decision in a hospital corridor later.

Your Values and the Family Conversation

Every aged care decision has two sides of the coin. On one side is the person needing care, who usually wants to stay independent, stay in control and stay at home for as long as possible. On the other side is the family, who may be worried about safety, juggling work and their own kids, and trying to do the right thing. Both sides are valid. The aim is a plan everyone can live with.

Questions to talk through together

1. If your health changed, where would you most like to live, and who would you like around you?

2. What matters most to you about how you're cared for – privacy, company, routine, your garden, your pet, your faith?

3. What would you want to avoid?

4. How do you feel about using the family home to pay for care? Is leaving an inheritance important to you?

5. Who do you trust to make decisions for you if you can't, and have you made that legal?

Two sides of the coin

The person needing care	The family
"I don't want to leave my home."	"We're worried you'll fall and no one will know."
"I don't want to be a burden."	"We want to help, but we're stretched."
"It's my money."	"We want to make sure it lasts as long as you need it."

Flying solo?

If you don't have a partner or children nearby, planning ahead matters even more. Think about who you'd want as your attorney and decision-maker, and put it in writing. A trusted friend, a niece or nephew, or a professional can all play this role.

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How Aged Care Works

The front door to government-funded aged care is **My Aged Care**, on 1800 200 422 or at myagedcare.gov.au.[2] From there, the steps usually look like this:

Step	What happens
1. Register	Call My Aged Care or apply online. A family member can do this with your permission.
2. Assessment	An assessor visits to understand your needs, and works out which services you're eligible for.
3. Approval	You're told what you're approved for – for example, a Support at Home classification, short-term help, respite or permanent residential care.
4. Means assessment	Services Australia (or DVA) assesses your income and assets to work out your contributions. You can choose not to complete one, but you will then be asked to pay the maximum.
5. Choose a provider	Compare providers, ask questions and read agreements before you sign.

The main types of care

- **Support at Home** – ongoing help to stay at home, from cleaning and gardening through to nursing and personal care, plus short-term pathways for home modifications, restorative care and end-of-life care.
- **Respite** – short stays that give carers a break, at home or in an aged care home.
- **Residential care** – permanent care in an aged care home, when living at home is no longer safe or practical.

> **Scott's tip**
>
> Ask for the assessment early. Being approved doesn't commit you to anything, and it can take time to be assessed and then to receive services.

Support at Home

Support at Home replaced Home Care Packages from 1 November 2025. Each person is given one of eight funding classifications, and the budget is allocated quarterly.[3]

Classification	Quarterly budget	Annual amount
1	$2,752.50	$11,010.01
2	$4,112.84	$16,451.35
3	$5,634.20	$22,536.81
4	$7,617.13	$30,468.51
5	$10,182.38	$40,729.53
6	$12,341.32	$49,365.27
7	$14,915.00	$59,660.00
8	$20,034.28	$80,137.12

Amounts current from 1 July 2026 and include 10% for care management. You can carry over unspent funds of up to $1,000 or 10% of your quarterly budget, whichever is greater.[3]

What you contribute

There is no contribution for clinical care, such as nursing and physiotherapy. You contribute a percentage of the price of independence services (such as transport, respite and help getting to appointments) and everyday living services (such as cleaning, gardening and meals), depending on your pension status and means assessment.[4]

Your situation	Clinical	Independence	Everyday living
Full pensioner	0%	5%	17.5%
Part pensioner or CSHC holder	0%	5% to 50%	17.5% to 80%
Self-funded retiree	0%	50%	80%

- **Lifetime cap:** your contributions stop once you reach $140,652.80 (from 20 September 2026). This is a combined cap with the non-clinical care contribution in residential care.[5]
- **No worse off:** if you were on a Home Care Package, on the national priority list or approved for a package on 12 September 2024, lower grandfathered rates and an $88,934.57 lifetime cap apply.[5]

> **Example**
>
> A cleaning service costs $100 an hour. A full pensioner contributes $17.50, while a self-funded retiree contributes $80. A nursing visit costs both of them nothing.

Aged Care Homes – What It Costs

If you first move into an aged care home on or after 1 November 2025, there are up to five types of costs.[1] People who were already in care before then generally stay on the old arrangements.

Cost	What it covers	Daily amount from 20 September 2026
Basic daily fee	Day-to-day living costs such as meals, cleaning, laundry, heating and cooling. Everyone pays it.	$68.93[6]
Hotelling contribution	A means-tested contribution towards hotel-type services.	Up to $22.15
Non-clinical care contribution	A means-tested contribution to non-clinical care, such as help with daily activities. It stops after four years, or when you reach the lifetime cap.	Up to $109.45 (lifetime cap $140,652.80)
Accommodation	The cost of your room: a lump sum (RAD), daily payment (DAP) or a combination. If your means are low, the government may pay some or all of it.	Agreed room price
Higher everyday living fee	Optional extras you agree to, such as a premium menu or a newspaper.	As agreed

Clinical care, such as nursing, is fully funded by the government and you don't contribute to it.

> **Scott's tip**
>
> The basic daily fee covers costs you're already paying at home – food, power and cleaning. When you compare costs, compare them against what it costs to be you today, not against zero.

The Means Test

Services Australia works out a **means-tested amount** from your income and assets. It is the total of an income-tested amount and an asset-tested amount, divided by 364 to give a daily figure.[7] That daily figure then decides your hotelling contribution, your non-clinical care contribution and whether you get help with accommodation.

How the means-tested amount is worked out (single person)

Assessable assets	Asset-tested amount a year
Up to $66,500	Nil
$66,500 to $219,858.40	17.5% of the amount over $66,500
$219,858.40 to $266,000	$26,837.72
$266,000 to $369,366.66	$26,837.72 plus 7.8% of the amount over $266,000
$369,366.66 to $552,858.40	$34,900.32
Over $552,858.40	$34,900.32 plus 7.8% of the amount over $552,858.40

Income is assessed in a similar tiered way: nothing on the first $36,454.60 a year, then 50% of income above that, with similar plateaus at higher levels.[7]

Key numbers from 20 September 2026

- **Former home:** counted at no more than $219,858.40 – and not at all if a protected person, such as your partner or a dependent child, still lives there.[6]
- **Accommodation threshold:** if your daily means-tested amount is under $73.73, the government helps with your accommodation and you pay a contribution rather than the full room price.[7]
- **Hotelling contribution:** the means-tested amount less $73.73, up to $22.15 a day.
- **Non-clinical care contribution:** the means-tested amount less $95.88, up to $109.45 a day.
- **Hardship:** if you genuinely can't afford your fees, you can apply for financial hardship assistance.[8]

The rules for couples and for income are more detailed than this summary. The government's fee estimator on My Aged Care, and advice, will give you a far more accurate picture.

Paying for Your Room – RAD, DAP or Both

Every aged care home publishes its room prices. You can pay by a **refundable accommodation deposit (RAD)**, a **daily accommodation payment (DAP)**, or a combination of the two.[9] Under the new rules you don't have to decide within 28 days – you pay the daily amount until any lump sum is paid, and you can pay or top up the lump sum at any time once your means assessment is finalised.[9]

	RAD (lump sum)	DAP (daily payment)
How it works	Pay the room price up front, like a deposit.	Pay interest on the unpaid amount, like rent.
The rate	2% a year is deducted as retention, for up to 5 years.[10]	Set at the maximum permissible interest rate when you enter: 8.51% from 1 October 2026.[11] Indexed each March and September.
When you leave	The balance (less retention and agreed deductions) is refunded to you or your estate.	Nothing to refund – it's a cost.
Centrelink	Exempt from the Age Pension assets test, but counted in the aged care means test.	No effect on assets.

Example: a $500,000 room

Pay it all as a RAD: about $10,000 a year is retained in each of the first five years, so roughly $50,000 in total. The rest is refunded when you leave.

Pay it all as a DAP: $500,000 × 8.51% ÷ 365 = about $116.58 a day, or around $42,550 a year, for as long as you live there.

Combine them: pay part as a RAD and the rest as a DAP, or draw the DAP from the RAD. This is often how families balance cash flow, the Age Pension and what's left for the estate.

Homes can't charge more than $789,686 for a room without approval from the pricing authority.[6] Retention amounts aren't refunded when you leave.

Two sides of the coin

A RAD keeps more of the estate intact if you live in care for a long time, but it ties up capital. A DAP keeps your cash free, but it's a cost you never get back. The right answer depends on how long you might be in care, your cash flow, your pension, and what matters to you and your family.

What About the Family Home?

One of the biggest myths in aged care is that you have to sell the family home to pay for a room. You don't. The home is often the biggest asset and the most emotional one, so this decision deserves time and good advice.

Option	Think about
Keep it empty	For the Age Pension, the home can be exempt for 2 years from the day you enter care, or indefinitely while your partner still lives there.[12] After that it counts as an asset.
Keep it and rent it out	Rent counts as income for Centrelink.[12] It can help pay a DAP, but brings tenants, maintenance and tax to manage.
Sell it	Frees up money for a RAD and investments, but the proceeds are usually assessable for the Age Pension, and there may be costs and family feelings to weigh up.
A partner stays at home	The home stays exempt and isn't counted in the aged care means test. Plan for both of your needs, not just the person going into care.

Before you sign anything

- Get a means assessment, so you know your actual fees.
- Read the accommodation agreement and ask what's included.
- Check your will, enduring power of attorney and advance care directive are up to date.
- Think about the effect on the Age Pension, tax and your estate, not just the fees.
- Get specialist aged care financial advice and, where needed, legal advice.

> **Scott's tip**
>
> Don't feel pressured to make every decision straight away. The emotional decision – the right place for Mum or Dad – comes first. The financial structure can be worked through calmly afterwards.

Your Aged Care Checklist

Now, while everyone is well

- [ ] Have the values conversation with your family, and write down what matters most.
- [ ] Put an enduring power of attorney, an advance care directive and an up-to-date will in place.
- [ ] Think about whether your home will suit you in 10 or 20 years – stairs, the yard, the distance to family.
- [ ] Factor possible care costs into your retirement plan.

When help is first needed

- [ ] Register with My Aged Care and book an assessment.
- [ ] Complete a means assessment through Services Australia or DVA.
- [ ] Compare Support at Home providers, their prices and what they include.
- [ ] Look after the carer too – ask about respite.

If moving into an aged care home

- [ ] Visit homes, ask questions and compare room prices.
- [ ] Work through RAD, DAP or a combination, and what to do with the home.
- [ ] Update Centrelink, and check the effect on the Age Pension.
- [ ] Get specialist advice before you sign the agreements.

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Thinking Back to Our Goals

The rules give us the framework, but your values are the compass.

- What are your ideal life outcomes as you age, and where would you most like to live?
- Who needs to be part of this conversation, and when will you have it?
- If you're single, who will speak for you if you can't, and have you made that legal?
- What would you like to happen with the family home?
- Based on the above, what is one step you can take this month?

My notes

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Listen and Learn – Our Podcast

Want to go deeper? Each of these episodes of our podcast, **Money Mechanics with Scott Malcolm**, unpacks a topic from this e-book in plain English – often with a guest expert. Click a title to listen on Apple Podcasts.

Aged Care, Centrelink and Retirement (with Rosie Bouton) 2023
Planning ahead for care, and how Centrelink and aged care fees fit together.
Resources mentioned: Advance Care Planning Australia | My Aged Care

Aged Care (with Louise Biti) 2021
How aged care works, what it costs and the decisions families face.
Resources mentioned: My Aged Care

Age Pension: What It Can Mean for Your Retirement 2026
Eligibility, the income and assets tests, deeming and why a part pension can still be valuable.
Resources mentioned: Moneysmart – Age Pension

The Human Side of Retirement: Why Connection Matters 2026
With Phil McAuliffe (Humans:Connecting) and Tatia Power (Inclusee) on purpose, belonging and life after work.
Resources mentioned: Humans:Connecting | Inclusee

Centrelink and Using Services Australia (with Sheena Stow-Smith) 2021
Navigating Centrelink, claiming the Age Pension and getting the paperwork right.
Resources mentioned: Services Australia – Older Australians

Wills and Estate Planning (with Rebecca Tetlow) 2020
Wills, powers of attorney and making sure your wishes are clear.

Estate Planning for Blended Families and Estate Disputes (with Rebecca Tetlow) 2022
Why blended families need extra care with wills, super nominations and expectations.

Inheritance: Receive Well, Give Wisely 2026
Pausing before big decisions when money comes your way, and planning your own giving well.

Find every episode

Search 'Money Mechanics with Scott Malcolm' on Apple Podcasts, Spotify or your favourite app, or visit moneymechanics.com.au/thehood. Got a question you'd like us to unpack on the show? Email advice@moneymechanics.com.au.

Episodes are general information only. Rules, rates and thresholds change – episodes recorded before 2026 reflect the rules at the time, so check the current position in this e-book or ask us.

How We Work With You

The Money Mechanics Formal Advice Process – a clear five-stage journey designed around you. It always starts with a conversation about what matters to you, not with a product.

1

Connect

We connect to understand your goals and priorities and define the scope of our advice.

2

Collect & Scope

We gather the information we need and explore your current position, goals and opportunities.

3

Design (Analyse + Strategy)

We analyse your situation and design a tailored strategy to help you achieve your goals.

4

Agree & Document (Present + SoA/RoA)

We present our advice and recommendations and document the advice in your Statement of Advice (SoA) or Record of Advice (RoA).

5

Implement & Review

We implement your strategy and regularly review progress to keep you on track.

Advice that's strategic. Personal. Ongoing.

Client focused
Your goals and priorities are at the centre of everything we do.

Expert advice
Thoughtful strategies backed by experience and ongoing education.

Clear communication
We explain things simply so you can make informed decisions with confidence.

Ongoing support
We review, adapt and support you as your life and goals evolve.

Glossary of Aged Care Terms

Aged care assessment – A free assessment, arranged through My Aged Care, of the care and services you're eligible for.

Basic daily fee – The fee everyone pays in an aged care home for day-to-day living costs. Set at 85% of the single basic Age Pension.

DAP (daily accommodation payment) – A rental-style daily payment for your room, based on the unpaid room price.

Enduring power of attorney – A legal document appointing someone to make financial (and in some states personal) decisions for you.

Hotelling contribution – A means-tested daily contribution towards hotel-type services in an aged care home.

Lifetime cap – The most you'll contribute to non-clinical care across Support at Home and residential care – $140,652.80 from 20 September 2026.

Means-tested amount – A daily figure based on your income and assets that sets your contributions in an aged care home.

MPIR – The maximum permissible interest rate, used to convert a room price into a DAP.

Non-clinical care contribution – A means-tested contribution in an aged care home, payable for up to four years or until the lifetime cap.

No worse off principle – Rules that protect people who were in, or approved for, a Home Care Package on 12 September 2024.

Protected person – Someone, such as a partner or dependent child, whose living in the home keeps it out of the means test.

RAD (refundable accommodation deposit) – A lump sum paid for your room, refunded when you leave, less retention and agreed deductions.

Retention – 2% a year deducted from a RAD for up to five years, under the new rules.

Support at Home – The government program helping older people stay at home, with eight funding classifications.

Further Resources

Government agencies

Australian Securities and Investments Commission (ASIC) – Moneysmart
Consumer protection regulator for financial services, with free calculators and guides.
Phone: 1300 300 630 Web: moneysmart.gov.au

Australian Taxation Office (ATO)
Information on tax and super, including your caps, carry-forward amounts and lost super (via myGov).
Personal tax: 13 28 61 | Super: 13 10 20 Web: www.ato.gov.au

Services Australia – Centrelink and the Financial Information Service (FIS)
Government payments, the Age Pension and free, independent financial information seminars.
Retirement services / FIS: 13 23 00 Web: www.servicesaustralia.gov.au

National Debt Helpline[13]
Free, independent and confidential financial counselling across every state and territory.
Phone: 1800 007 007 Web: ndh.org.au

Complaints, advice and super

Australian Financial Complaints Authority (AFCA)[14]
Free, fair and independent dispute resolution for super, insurance and financial advice. AFCA replaced the Superannuation Complaints Tribunal and the Financial Ombudsman Service.
Phone: 1800 931 678 Web: www.afca.org.au

Financial Advice Association Australia (FAAA)[15]
Find a qualified financial planner or CFP® professional (formerly the FPA).
Phone: 1300 337 301 Web: faaa.au

SMSF Association
Find a specialist SMSF adviser (formerly SPAA).
Web: www.smsfassociation.com

My Aged Care
The government's starting point for assessments, Support at Home and aged care homes, including the fee estimator and Find a provider.
Phone: 1800 200 422 Web: www.myagedcare.gov.au

Aged Care Quality and Safety Commission
Raise a concern about the quality of care.
Phone: 1800 951 822 Web: www.agedcarequality.gov.au

OPAN – Older Persons Advocacy Network
Free, independent advocacy for older people and their families.
Phone: 1800 700 600 Web: opan.org.au

Advance Care Planning Australia
Plan ahead for your future health care and record your wishes.
Phone: 1300 208 582 Web: www.advancecareplanning.org.au

Australian Securities Exchange (ASX)
Share market information and investor education.
Phone: 131 279 Web: www.asx.com.au

CPA Australia
Represents accountants, including those who provide financial advice.
Phone: 1300 737 373 Web: www.cpaaustralia.com.au

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Financial Life Planning | Superannuation | Wealth Creation | Education
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Web: www.moneymechanics.com.au | Book a chat: calendly.com/moneymechanics

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Sources and References

The figures in this edition were checked against the following official and industry sources in October 2026. Aged care fees and thresholds change on 20 March, 1 July and 20 September each year – always check the current position before acting.

1. Department of Health, Disability and Ageing – Understanding fees for aged care homes: 1 November 2025 fee arrangements – https://www.health.gov.au/sites/default/files/2026-04/understanding-fees-for-aged-care-homes-1-november-2025-fee-arrangements.pdf

2. My Aged Care – https://www.myagedcare.gov.au

3. Department of Health, Disability and Ageing – Funding classifications for Support at Home – https://www.health.gov.au/our-work/support-at-home/funding-for-support-at-home/funding-classifications-for-support-at-home

4. Department of Health, Disability and Ageing – Schedule of contributions for Support at Home services (September 2026) – https://www.health.gov.au/sites/default/files/2026-09/schedule-of-contributions-for-support-at-home-services.docx

5. Department of Health, Disability and Ageing – Support at Home participant contributions – https://www.health.gov.au/our-work/support-at-home/charging-for-support-at-home-services/support-at-home-participant-contributions

6. Department of Health, Disability and Ageing – Schedule of fees and charges for residential care from 20 September 2026 – https://www.health.gov.au/sites/default/files/2026-09/schedule_of_fees_and_charges_for_residential_care_20_september_2026.pdf

7. Colonial First State FirstTech – Aged care thresholds (20 September to 31 December 2026) – https://www.cfs.com.au/Firsttech-App/Aged-care

8. My Aged Care – Financial hardship assistance – https://www.myagedcare.gov.au/financial-hardship-assistance

9. Department of Health, Disability and Ageing – Managing accommodation costs for residential aged care – https://www.health.gov.au/our-work/residential-aged-care/managing/managing-accommodation-costs

10. Department of Health, Disability and Ageing – RAD and RAC retention – https://www.health.gov.au/our-work/residential-aged-care/charging/rad-and-rac-retention

11. Department of Health, Disability and Ageing – Base interest rate and maximum permissible interest rate – https://www.health.gov.au/sites/default/files/2026-09/base-interest-rate-bir-and-maximum-permissible-interest-rate-mpir-for-residential-aged-care_0.docx

12. Services Australia – Real estate assets (leaving your home to enter care) – https://www.servicesaustralia.gov.au/real-estate-assets?context=22526

13. Department of Social Services – Financial counselling and the National Debt Helpline – https://www.dss.gov.au/financial-counselling

14. AFCA – Contact us – https://www.afca.org.au/contact

15. Financial Advice Association Australia – Find a planner – https://faaa.au/find-a-planner/

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Important Information

Understanding Aged Care
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