**RAD and DAP explained**

The government is the main source of aged care funding, but, you may be asked to contribute to the cost of your care depending on your ability to pay, and your circumstances when you come to live with us.

There are three ways you can pay for your care:

**Refundable Accommodation Deposit (RAD)**

The Refundable Accommodation Deposit is a lump-sum deposit which is fully refundable when you leave our care home. You can either pay the RAD in full or you can pay a smaller RAD and lower Daily Accommodation Payment.

**Daily Accommodation Payment (DAP)**

The Daily Accommodation Payment is a daily fee which is charged if you have not chosen to pay Refundable Accommodation Deposit in full.

The Daily Accommodation Payment is charged as a percentage of the remaining Refundable Accommodation Deposit. The percentage used is decided by the government.

For example, if the Refundable Accommodation Deposit is $350,000 but you choose not to pay it, you will be charged a Daily Accommodation Payment of $54.85.

**Combination Refundable and Daily Accommodation Payment**

This option is a combination of both the lump-sum RAD and ongoing DAP payments.

For example, if the Refundable Accommodation Deposit is $350,000 and you choose to pay $175,000 you will be charged a Daily Accommodation Payment of $27.42.