



Australian Government

Department of Health, Disability and Ageing



Help guide: aged care home fee estimator

You can use the aged care home fee estimator on My Aged Care to estimate how much you will pay for an aged care home.

What the fee estimator can tell you

The fee estimator can help you understand the different fees and contributions that apply for aged care homes and how much you might have to contribute.

This is only an estimate. Services Australia will tell you your actual aged care costs.

What you will need

Before you get started, you will need to gather some information about your financial situation. If you have a spouse or partner, you should include your combined income, assets and debts.

You could seek assistance from your family or a friend or have your accountant or financial adviser help you.

You can use the income and assets checklist on My Aged Care to add up the amounts you will need to put into the fee estimator.

Income and assets checklist

Find the checklist at myagedcare.gov.au/publications/income-and-assets-checklist

You can print the checklist and write your income and assets in the 'estimate' column as you go through your documents and accounts.

Saving your estimate

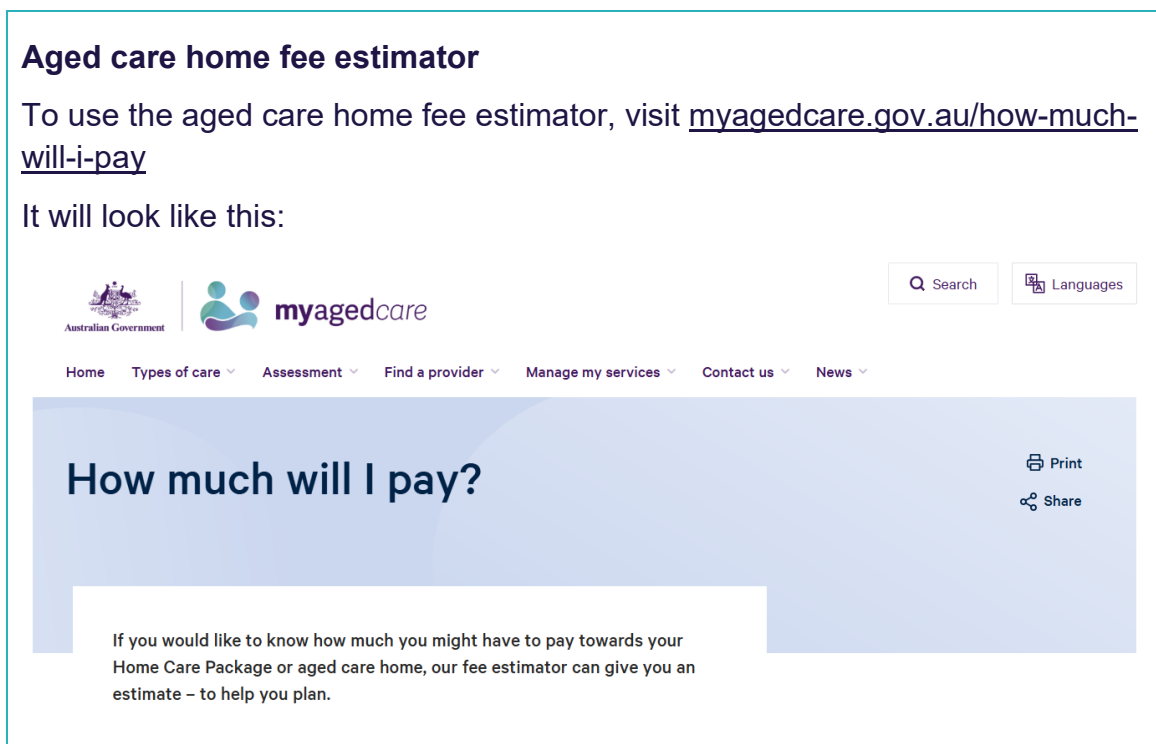
Save your estimate for each item so you have a record. You can write this down or print or take screenshots of the page.

Step-by-step instructions

Aged care home fee estimator

To use the aged care home fee estimator, visit myagedcare.gov.au/how-much-will-i-pay

It will look like this:



Step 1: Your situation

Answer 'yes' or 'no' to questions about

- whether you have a partner
- if you own (or are paying off) the home you live in
- who lives in your home with you.

Step 2: Your finances

Type in the total amounts of your:

- total annual income (both pension income and other income)
- market value of your home minus any remaining mortgage
- financial assets
- superannuation
- debts and loans.

These are the amounts you tallied up in the income and assets checklist.

Step 3: Estimate your fees

Click the '**Estimate my fees**' button to see an estimate of the fees you may have to pay towards an aged care home.

Understanding your estimate

You will see your 'income estimate' and 'net asset estimate'. These are the totals of the amounts you put into the estimator.

Below this, it will show you the **daily amount you may be asked to pay** for an aged care home.

It shows the different fees and contributions that make up your daily amount.

These are what you may have to pay towards an aged care home if you enter permanent care on or before 31 October 2025.

New funding arrangements

Scroll down in your estimate to see you how much you would pay if you were to move into an aged care home from 1 November 2025 under the new funding arrangements.

Updating the amounts in your estimate

If your financial situation changes, such as when you sell an asset, you can use the fee estimator again to get a new estimate. The estimator does not hold data you entered in previous uses, so you will need to enter it again each time you use it.

Your actual aged care costs

The fee estimator only gives you a general idea of what you may pay for your aged care. The amounts in your estimate are not exact.

If you're thinking about accessing aged care services, Services Australia can tell you how much you'll pay towards your aged care costs.

Apply for an aged care calculation of your cost of care

Follow the steps at servicesaustralia.gov.au/how-to-apply-for-aged-care-calculation-your-cost-care

If you're a DVA client, DVA can do this for you at dva.gov.au.