

Approach to providing
**Financial Assistance
for Care Leavers**



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Introduction

The Care Leavers service provides support, advice and guidance to young people who are in care, or who have left care, aged 16 up to 25.

We are your Corporate Parents (which means parenthood is the collective responsibility of the council, elected members, employees, and partner agencies, for providing the best possible care and safeguarding for you). We want to make sure that you have the best opportunities for adulthood. This would include Health and Wellbeing, Housing, Safety and so on. We would continue to be your Corporate Parents up until the age of 25

We know that managing your money is one of the most difficult things for young people to do when they become young adults but it's one of the most important things to get right. The Care Leavers service will provide you with advice and assistance in all areas when you leave care, including support and advice around how you manage your money.

We can help with things like understanding how to pay bills, claim benefits, manage your wages and open a bank account and there are Care Leaver financial payments to help you with living costs.

There are some complicated subjects which may be hard to understand. You may want to speak to someone like your Personal Adviser or a trusted adult to help with any confusing bits.

Relevant Guidance

- [Children Act 1989](#)
- [Children \(Leaving Care\) Act 2000](#)
- [Children and Social Work Act 2017](#)
- [Staying Put, HM Government, May 2013](#)
- [Volume 3 of the Children Act Guidance, Chapter 8 and Appendix E](#)



What Are the Duties of a Local Authority to its Children in Care and Care Leavers?

The Children (Leaving Care) Act 2000 made amendments to the Children Act 1989 and was implemented on 1st October 2001. It places a duty upon the Local Authority to provide services to all eligible, relevant and former relevant young people.

This includes not only financial assistance but its wider duties to care and support in accordance with their Pathway Plan.

This Financial policy is designed to meet the requirements of the Children (Leaving Care) Act 2000 and takes into account the statutory requirements for supporting care leavers identified in the [Children Act 1989, Care Planning, Placement and Case Review regulations 2010](#).

Worcestershire Children First understands that young people who are leaving care will require support during their transition to adulthood and independence.

No two individuals have identical needs, therefore a full assessment of the young person's needs, which includes a financial assessment, must be completed for all eligible and relevant children and a decision made as to the financial support required. This will be recorded within the Pathway Plan.

The Local Authority has a duty to "keep in touch" with all care leavers up until the age of 21, or 25 if the young person is pursuing a course of education. For care leavers aged 22-25 the duties introduced through the Children and Social Work Act 2017 – to assess care leavers needs and, develop and keep under review a Pathway plan – only apply where the young person requests continued support.

Summary of Supporting Procedures

The policy is set out in three sections:

- Section one tells you which **young people it applies to**
- Section two tells you how the **Local Authority will meet its duties in respect of your accommodation and maintenance costs**
- Section three gives you details of **financial arrangements and payment mechanisms you are entitled to** including for those young adults remaining in full time education

Section 1:

Who the policy applies to:

This document details the financial arrangement for all young people leaving care for who the Children (Leaving Care) Act 2000 and Children and Social Work Act 2017 applies:

Eligible

Those 16 and 17 year olds who are looked after and have been looked after for a period of 13 weeks (or periods amounting to 13 weeks) which began at or after the age of 14 years and ended after the age of 16 years.

Relevant - those 16 and 17 year olds who:

- Are no longer being looked after by any local authority but before ceasing to be looked after were an eligible child
- At the age of 16 were detained or admitted to hospital but immediately before had been looked after by a local authority for a period of at least 13 weeks after reaching the age of 14
- In circumstances where they have returned to live with their parent or other person with Parental Responsibility (including someone who had a Child Arrangements Order prior to the Care Order) for a continuous period of 6 months they will no longer be a 'relevant' young person. However, if these living arrangements break down before the child attains the age of 18 years they will be treated as a 'relevant' child

Former Relevant Young People:

- Aged 18 and above who have been an eligible or relevant child
- Aged under 25 and still wish to receive support from the Local Authority

Qualifying Children: within Section 24(1).

Any young person aged at least 16 but under 25 who ceases to be looked after or disabled and privately fostered after the age of 16, but do not qualify as eligible, relevant or former relevant.

Young people subject to a Special Guardianship Order who were looked after immediately before the making of the Special Guardianship Order may also qualify if:

- They are aged between 16 and 25
- Were less than 18 when the special guardianship order came into force
- If they are 18 years and above, have had a special guardianship order in force when they reached that age

Former Unaccompanied Asylum-Seeking Children (UASC)

Schedule 3 of the Nationality, Immigration and Asylum Act 2002 makes particular categories of people ineligible to receive leaving care support, because of their immigration status.

If a former UASC care leaver has not been recognised as a refugee or been granted any other valid form of leave to remain, and becomes “appeal rights exhausted” (ARE) they will fall into the 4th category of “ineligible person” listed in Schedule 3.

The Home Office ceases to provide leaving care funding to the local authority three months after the individual becomes ARE. In these circumstances, the local authority will only be able to continue to provide support to the extent necessary to avoid a breach of the person’s rights under the European Convention on Human Rights.

Former unaccompanied children who have failed to establish any lawful basis to remain in the UK as an adult, as well as those who are in the asylum process, will generally be eligible for practical and financial assistance and support in returning to their home country from the Voluntary Returns Service, run by the Home Office.

Further information is available online at [GOV.UK Return home voluntarily](https://www.gov.uk/return-home-voluntarily)

Who does this policy not apply to?

This policy does not apply to the following young people

- Those who are looked after on a respite basis (less than four weeks), as they are not defined as eligible, even where the total period aggregated is 13 weeks
- Those who are Relevant young people and who have returned home for a period of 6 months or more. Responsibility to advise and assist these young people will be covered under Section 24 of the Children Act 1989, as amended by the Children (Leaving Care) Act 2000
- Those who are aged 16 to 21 whom Children’s social care has powers and duties, but fall outside of the Children (Leaving Care) Act 2000

Section 2:

How Worcestershire Children First on behalf of the Local Authority will meet its duties in respect of your accommodation and maintenance costs

There are many different types of accommodation and the type of

accommodation you live in effects how we support you with financial assistance:

This section sets out how we assist each young person in each accommodation type:

- Semi Independent
- Independent Accommodation
- Staying Put
- Residential Care
- Foster Care

Eligible young people

Eligible young people in foster care or residential care will have placement costs met in full and paid directly to the provider/carer. There is scope to extend meeting these costs for the duration of the academic year in which their eighteenth birthday falls provided they are in education or training. This request will need to be agreed via the relevant Group Manager.

Where an eligible young person is assessed as able to live in semi -independent supported accommodation rental and support costs for semi -independent accommodation will be met in full. Young people in this type of accommodation are expected to pay a contribution of £15 per week towards bills.

Where an eligible young person is assessed as able to live independently this would be agreed through their pathway plan and costs in respect of rent would not be expected to exceed the local rate for private independent tenancies.

Relevant Young People

Suitable accommodation will be agreed between the young person and Worcestershire Children First through the Pathway Plan. This could be any of the following:

- Supported lodgings
- Semi Independent supported living
- Independent living

Accommodation costs in respect of rent would not be expected to exceed the local rate for private independent tenancies. Rental and support costs for semi - independent accommodation will be met in full if agreed through the Pathway Planning process and the relevant Team Manager.

Relevant Young people living in supported lodgings or semi-independent accommodation who are in receipt of a maintenance allowance or are employed are expected to contribute £15 per week towards their bills.

Former Relevant Young People

Former relevant young people will be offered the opportunity to “stay put” in their foster placement beyond the age of 18 should their carer agree.

Personal Advisers will work with former relevant young people to identify suitable accommodation and support them to make the right choice for them based on an assessment of need. The options are likely to include staying put, supported lodgings, supported housing or living independently.

Former relevant young people who are in a Staying Put or supported lodgings placement are entitled to Universal Credit. They will be expected to make a claim and pay a personal contribution towards bills and rent costs to their carer or supported lodgings provider. They can claim Universal Credit with support from their Personal Adviser.

The costs of other housing options will usually be paid for by the former relevant young person directly from their income or through Universal Credit

Former relevant young people who are in Staying Put or supported lodgings placement will not be entitled to remain beyond the age of 21. These young people will be supported to move to semi-independent or independent accommodation or can negotiate a private arrangement with their Staying put or supported lodgings placement.

Financial Support: Income /Pocket Money/Benefits

Eligible Young People

Eligible young people living in foster care or residential care will have their standard living costs met by their carer or residential unit taking a greater degree of responsibility for buying clothes and toiletries will be agreed in the placement plan and Pathway plan. Foster carers will be receiving an amount of finances to provide young people with clothing. With agreement with your carer young people may want to spend this directly themselves on clothes.

Arrangements for pocket money up to the age of 18 years will be agreed within the care plan/pathway plan.

Eligible young people who live in supported accommodation will receive a weekly subsistence payment per week. This matches the Universal Credit payment. This payment is for young people to have their standard living costs met (not including accommodation costs). Additional costs for clothing can be taken into consideration by the relevant team manager.

Young people will be encouraged and supported to pursue hobbies and interests. Foster Carers and residential units need to ensure hobbies and activities are funded and supported and additional financial assistance can be agreed through the Pathway Plan and costs to be considered by the relevant team manager.

Relevant young people

All relevant young people who are unemployed, in education or training will be given a weekly allowance of the current Universal Credit rate for a young person under 25. Training allowances will be taken into account as income.

Relevant young people in employment will, in the event of their income being less than the current Universal Credit rate, have their income topped up to that amount.

We may assist a relevant young person if for example there was a gap obtaining employment and their first wage packet and their Universal Credit had ceased.

Former relevant young people

Former relevant young people who are unemployed, in education or training will normally be eligible to claim Universal Credit. If this is not possible, any remaining allowance will be taken into account and a weekly allowance up to the level of UC would be paid.

Birthdays and Festival Payments

Eligible young people in foster care receive, via their foster carer, a birthday and Festival allowance.

Eligible young people in residential care should receive a birthday and Festival allowance and this should be identified in the contract with the care providers.

Eligible young people in supported accommodation will receive a festival allowance gift up to £25. Eligible young people will receive £25 and on their 16th and 17th birthday.

Relevant and Former Relevant young people will receive a yearly festival allowance gift up to the value of £25. They will receive a £25 birthday gift on their 19th and 20th birthday and £50 on their 18th and 21st birthday.

Cultural and Religious needs

All young person will be supported to follow their cultural or religious beliefs or practices and this will be set out in the Pathway Plan. It would normally be expected that the cost of cultural and/or religious needs are met either by the foster carer, residential provider, for any young person up to the age of 18 years. For those over 16-18yrs and those residing in supported accommodation WCF will ensure that an appropriate level of support, including any financial support needed, will be made either through the provider contract or directly.

Identification

We will ensure that all young people have two identity documents such as passport, birth certificate or driving licence and WCF will ensure the cost of these are covered by WCF or any paid carer/provider.

Driving Lessons

Eligible and Relevant young people aged 17 and over will be entitled to have their provisional driving licence paid for if they choose to take up driving lessons. If young people do not choose to take up driving lessons the equal financial payment will NOT be made available.

Worcestershire Children First will also match up to a maximum of 10 hours driving lessons from a driving instructor that is approved and registered with the Driver and Vehicle Standards Agency. This is also available to former relevant young people.

However, a risk assessment as part of the young person pathway plan will be completed to ensure taking driving lessons does not pose a risk to the young person themselves or to others.

Education: Financial support to attend school, further education or training

Eligible young people who are in Year 11 can receive Pupil Premium. The best use of this will be discussed and agreed at Personal Education Plan (PEP) meetings. This funding can be used to buy essential equipment and/or study aids. Any Pupil Premium will be paid directly to the education provider or carer.

Young people aged 16-19 who attend a registered education/training provision will be entitled to receive a 16-19 bursary which can be used to pay for transport, purchase essential equipment, educational materials and books.

For any young people not entitled to a 16-19 bursary funding will be assessed and any financial assistance agreed set out within the Pathway Plan. This request will be submitted to the relevant team manager.

Young people who are at school or Further Education College and are required to attend field trips or residential courses will receive a payment to meet these costs in full, from the 16-19 bursary or Further Education College Access Funds. If this is not an option Worcestershire Children First responsible manager will assess and any agreed assistance paid directly to the education provider.

Higher Education

Student Finance

All young people applying for Higher Education need to make an application through the student finance system which is designed so that no money is required upfront to start at University. The finance available is a maintenance loan and a tuition fee loan which have to be repaid once you are earning above a set level. Some courses have grants/bursaries available, and your PA will be able to assist you to look into this.

Loans from Student Finance England for living costs are means-tested; this means that the amount that applicants receive is based upon the family income. For young people leaving care it is highly likely that they will be classed as independent and so will be eligible for the maximum amount of financial support available through the student finance system.

Appointments with the careers adviser linked into the college or school will advise young people on the completion of the application and provide information about university courses. The Foster Carer, Social Worker, Personal Adviser or Personal Outreach Adviser will also support young people in making the applications.

Many universities have student support officers assisting care leavers in higher education. Propel website provides lots of useful information for care leavers considering going to higher education.

Additional bursaries and scholarships

In addition to the financial support provided by Student Finance England young people should apply for additional bursaries and scholarships. Most Higher Education Institutions will offer their own financial support. This may take the form of a bursary or scholarship; or waiving of fees. The Higher Education Institutions will all have their own eligibility criteria and are often only available to a limited number of qualifying students. Each institution will decide how much support they offer and who they offer it to.

Care leavers are often a priority group for universities. Bursaries and scholarship payments do not have to be repaid. Personal Advisers can support young people to look into whether they would be eligible for any additional bursaries and help them apply.

Support from Worcestershire Children First

All young people applying for Higher Education will be subject to a financial assessment by Children's Social Care which will take account of any benefits, capital owned or savings of the young person.

Young people who receive benefits will be expected to fund their accommodation and living expenses. Disabled and lone parents can claim certain benefits and assistance will be given by the Personal Adviser to access all eligible benefits available.

All young people entering University or higher education equivalent are entitled to receive a £2,000 HE Care Leavers bursary from Worcestershire Children First. This is usually paid in regular instalments although the timings of bursary payments can be agreed between the young person and Worcestershire Children First.

Accommodation and university life

If you attend university, reasonable accommodation costs will be paid year-round. You could choose to remain in your Staying Put placement, access Halls of Residence or a shared house.

If you only want to access term time Halls of Residence, WCF will pay for holiday accommodation with your previous carer, family member, or friend. These arrangements need to be discussed and agreed in advance through the Pathway Plan and Care Leavers Team Manager.

Qualifying young people who can access assistance under Section 24 of the Children Act will be provided with resources to ensure that they have the financial means to attend work, school, college or training. The expectation will be that Education/ College Access Funds will be the primary source of finance for education purposes, with Children's Social Care acting to meet any short fall.

Worcestershire Children First will help with finance for essential items of equipment required to successfully complete the course. Each request will be dealt with on its own merit. In the case of education/ training young people will be supported up to the age of 25. This request needs to be agreed with the relevant team manager.

Financial Assistance to young people on a Special Guardianship Order

Young people deemed 'qualifying' as a result of being looked after immediately prior to becoming subject to a special guardian order will be provided with advice and assistance to access the means to be able to attend work, school, college, Higher Education or training.

Periodic payments paid to Special Guardians for the maintenance of the young person, under a Special Guardianship Order Support plan, may continue while a young person is in full-time education and training post 18, which should cover the ongoing accommodation and maintenance costs. However, the payments cease if the young person ceases to have a home with the special guardian, or the young person enters full time employment or claims benefits in their own right or they are 18 years or over and not in full time education or training.

Therefore, the responsible team will assess the needs of individual young people based on what other financial support may be available. Consideration will be given to providing financial support at the same rates as Former Relevant young people, including that provided to Former Relevant young people entering Higher Education.

Custody

Eligible young people accommodated in a Youth Offenders' Institution will receive a pocket money allowance of £10.00 per month to be agreed with the relevant team manager. This payment will be subject to agreement by the YOI and only paid to the young person with their agreement. If not agreed the monthly amount will be placed in a saving account for the young person to access on release.

Former relevant young people held on remand and therefore unable to earn through work/education within the prison, are also eligible for £10 per month.

Maintaining contact with family and significant others

Eligible Young People

Eligible young people who have contact with family will have agreed arrangements for these contacts within their Pathway Plan. Costs for maintaining contact will be met by the foster carer or residential home and any additional funding to support this set out in the placement plan and/or contact plan.

Eligible young people in supported accommodation who have contact with family will have agreed within their Pathway Plan arrangements for these contacts. Travel costs for maintaining contact will be considered by the relevant team manager

Relevant and former relevant young people

Relevant and former relevant young people who have significant contacts with family will be expected to plan and budget for contact. Additional payments will only be made following a needs assessment. Details will need to be set out within the Pathway plan and costs agreed by the relevant team manager.

Winter Payments

Winter can be a difficult time of the year when it comes to managing your finances. The cost of heating and electricity can increase as you want to keep warm during the cold weather and often social isolation increases as people will stay in more so more use of social media and internet for TV can increase.

If you are former relevant aged between 18 years and 21 years and live in either semi-independence or independence to support you at this time WCF will provide you with an additional monthly payment of £100 for December, January and February. We will provide this in weekly instalments of £25.

If you are former relevant aged between 21 years and 25 years, we will take into consideration your circumstances and level of need. This payment will be paid to you either directly into your bank account or onto your pre-payment card if you are without a bank account.

Setting Up Home Grant (SUHG)

The Setting Up Home Grant is intended to help you establish yourself independently for the first time. The Grant provided is currently £2,000 for anyone who reached the age of 18 before the 1st of April 2023. As a result of the recent Care Review anyone who is 18 on or after the 1st of April 2023 will receive £3000. The funds are managed by WCF and can be accessed by former relevant young people up to the age of 25. The process for identifying need is as follows:

- The Personal Adviser and the young person agree via the Pathway planning process
- Suitable accommodation is identified
- The Personal Adviser will ensure the young person has sufficient support to ensure the process of purchasing and receiving the items occurs in an orderly and coherent way
- Personal Adviser will help to identify a list of essential items needed by the young person with the estimated costing. Personal Adviser needs to be as accurate as possible regarding the essential items needed in conjunction with the young person. (Please refer Appendix 1 finance policy Setting up home items)
- The Personal Adviser will be responsible for providing receipts and accounting for the money spent
- There is no time limit for spending the Setting Up Home Grant. Essential items can be purchased over several financial years if required.

Exceptional Payments

Whilst we hope to support you to manage your finances, we understand that there will be occasions when unexpected or significant things arise where additional financial assistance to help promote your safety and welfare might be relevant.

If you feel you need additional financial assistance to that set out in this policy, you can contact your Personal Adviser.

We will need to understand the circumstances as to why the need has arisen and if it is agreed a request will be made to a senior manager for authorisation. This can be the same day in an urgent situation.

Managing Your Finances

We hope that you will be prepared for the transition to leave care although we recognise understanding finances and paying bills can be a challenge. If you would like support around this your Personal Adviser can help you with setting up your bills, advice about how to manage your money and budget, how to access benefits you are entitled to and if you do get in a difficult situation with your finances, we can provide advice and guidance about how to address this issue.

In addition to the support, we can help you complete a qualification around independence which includes 'managing your finances'

Appendix: Care Leavers setting up grant list

The following is a guide, which should be made available to a young person who is setting up home. The agreed list will be identified in the pathway path following assessment of their needs. Consideration will be given to the manner in which some of these items can be procured in an attempt to make the budget spread as wide far as possible. Recycling sites and preloved furniture stores should also be considered as should quality items and warranties for maximum life span of the goods.

When making purchases, it should be made in conjunction with the young person.

The list is not exhaustive and may have to extend to take into account of special circumstances/needs. An inventory/running balance should be kept on file so that items can be procured as the need arises until 25yrs. This information should also be recorded on final pathway plans if closing at 21yrs so that any requests prior to 25yrs can be easily accommodated.



Kitchen	Hygiene	Bed/Bathroom	General Items
<ul style="list-style-type: none"> • Cutlery • Kettle • Toaster • Pots & pans • Utensils • Knives for food preparation • Chopping boards • Radio alarm clock • Cooker • Fridge/freezer 	<ul style="list-style-type: none"> • Washing Machine • Clothes ailer • Dustpan & brush • Washing up bowel & Drainer • Vacuum • Bins • Iron & ironing board • Hot water bottle & cover 	<ul style="list-style-type: none"> • Bed • Curtains • Wardrobe • Carpet & fitting • Towels • Bath mat • Bed set (pillow cases, sheet and duvet) x2 	<ul style="list-style-type: none"> • Sofa • Table & chairs • TV • TV licence • Contents insurance • Removal expenses • H & S items (spare key, fire blanket, door chain, first aid kit) • Items for decoration • Fitting for Electric/Gas items

Useful Links

- [Rees Foundation](#)

