

# Finances

You will be entitled to financial support after you have left care but when looking at the best ways of helping you, it is important to be accurate about your status as a care leaver. Ask your PA who will explain your status and entitlements to you.

## Definitions of Leaving Care

You will be described as 'Eligible' if:

- You are aged 16 or 17
- You are still looked after/in care
- You have been in care over 13 weeks (this time does not need to be continuous) since the age of 14.
- You are 16 or 17 and on a secure remand, in a secure Children's homes, secure training centre or young offender's institution
- If you came into care after the age of 16, it does not affect your status as a Care Leaver.

You will be described as 'Relevant' if:

- You are aged 16 or 17
- You left care on or after your 16th birthday
- You were in care for a period of at least 13 weeks from the age of 14 for a period of at least 13 weeks (this does not need to be continuous)

You will be considered as 'Former Relevant' if:

- If you are 18 – 21 years old and have previously been 'Relevant' or 'Eligible' as above
- Your case was closed to Children's Services at 21 but you are now between 21-24 years old and want to have the support of a Personal Advisor.

You will be deemed to be 'Qualifying' if;

- You are aged between 16 – 25 years and left care on or after your 16th birthday and who were in care for less than 13 weeks since their 14th birthday (even for one day)
- You were 'Relevant' and have returned home for six months or more.

You can see all the financial support we provide in the areas of accommodation, Education, employment, training and other areas outlined in our Leaving Care Handbook.

We will also;-

- Make sure that you have the advice you need to learn to manage your money and provide details of this within your pathway plan.
- Help you with budgeting skills
- Help you access your junior ISA, if you have one (a set amount of money set aside by the government) and help to access other savings, including money saved by your foster carers on your behalf
- Help you open a bank account
- Help you get your National Insurance number
- Help you with additional financial support if you need it in an emergency

## Who will be eligible for Financial Support?

Your Leaving Care status is important and will affect the level of funding you may be eligible for. If you are unsure whether you qualify for support, ask your PA who will clarify it and explain it fully to you.

- Relevant and Former Relevant young people will be entitled to financial support from the Care Leavers Team.
- Qualifying young people will be eligible for financial support subject to an individual assessment.
- When a young person has been looked after or supported briefly or where they return home successfully to their families it is expected that the families themselves will resume responsibility for their welfare and support.
- These definitions are in line with the Children and Young Persons Act 2008 and the Children (Leaving Care) Act 2000 which is reflected in SWINDON'S LEAVING CARE POLICY.

## What kind of Financial Support is available?

All of Swindon's care leavers aged 16-21 years will receive financial support as below:-

- Birthday allowance of £50 per year
- Christmas/Festival allowance of £100 per year
- Leaving Care Grant up to £2000
- A Provisional Driving Licence
- Driving lessons up to the value of £500 if young person requires this for work/education training
- Passport cost
- Cost of Birth Certificate if needed



**Any financial support given to you will be clearly recorded in your Pathway Plan.**

You may also receive up to £200 per annum for leisure/cultural activities if there are no other funding options available. Your needs will be fully recorded in your Pathway Plan.

## Support to Relevant Young people/ care leavers aged 16-17

### **In Education, Training or Employment**

Relevant young people (16/17 year-olds), in many cases, will not be entitled to claim the major means-tested benefits, therefore, if you are 16 or 17yrs old and a relevant care leaver (i.e. you have left care) and are in some form of education, employment or training, you will receive the equivalent of Job Seekers Allowance.

The Care Leavers Team will also provide an incentive payment each week of up to £30.00 depending on your College course/training, hours of attendance and their employment salary/wages. This will be assessed on an individual basis and recorded within your Pathway Plan.

The Care Leavers Team will also cover the cost of your rent until you reach 18 years of age.

The Care Leavers Team will also pay the cost of special clothes or expenses associated in maintaining your education, employment or training.

### **Not in Education, Training or Employment**

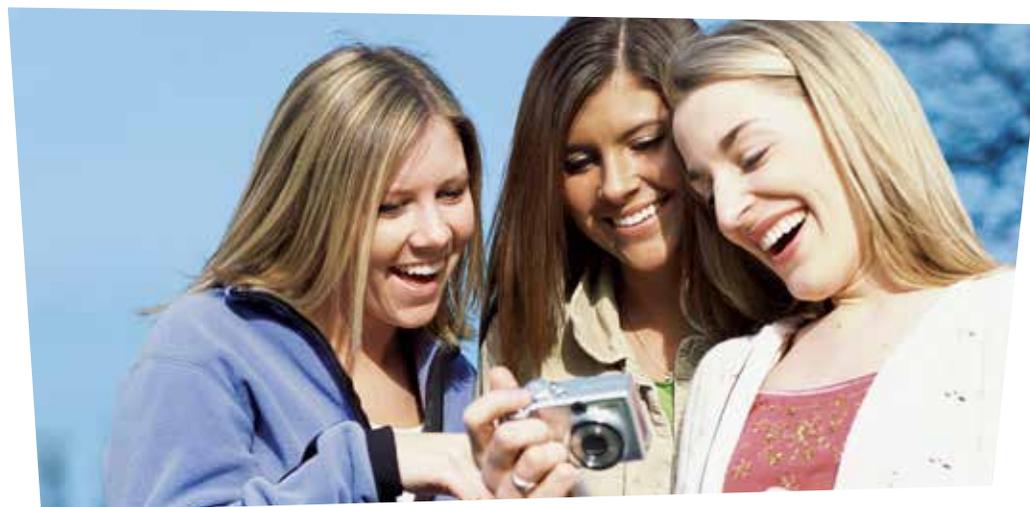
If you are a Relevant Care leaver (i.e. you have left care and are 16 or 17 years old) but are not engaged in employment, education or training, then the level of financial support that you can receive will be less than the amount of money that you could receive if you were in education, training or employment. In such circumstances, you will only receive the equivalent of Job Seekers Allowance but if you are actively seeking work or training opportunities then an additional weekly payment of £5.00 per week could be paid to you on your PAs recommendation.

The Care Leavers Team will also pay:

- Your rent
- Any costs associated with transport to and from interviews
- The cost of special clothes or expenses associated with attending interviews or associated with starting a job or a training course (e.g. special clothes or equipment).

Your Personal Adviser will help you to claim any benefits that you are entitled to inclusive of the education bursary.

Your Personal Adviser will provide you with a copy of your Pathway Plan which will include a description of the financial support you will receive from the Care Leavers Team. The Personal Adviser will provide you with advice on how to manage money and will encourage you to complete an individual budget plan which will help you to ensure that you manage money effectively and avoid getting into debt. Your Pathway Plan will be reviewed regularly so it can be adapted to any change in your circumstances.



## Financial support to Former Relevant young people/care leavers aged 18-25

Former relevant young people who are aged 18 to 21 and have left care (or up to 25 if in full-time further or higher education) are entitled to claim benefits. If you are not in education or employment then you would be expected to maximise the take up of universal benefits. If you are a former relevant care leaver and you are in education or training, you will be eligible to apply for Income Support. You will also be entitled to apply for Housing Benefit to cover your rent. The Care Leavers Team can assist you with financial support until these claims are processed, but you will be expected to apply for these benefits. The Care Leavers Team will also pay the cost of special clothes or expenses associated in maintaining their education, employment or training. This will be assessed on an individual basis.

### **Former Relevant Young People Not in Education or Training**

If you are 18 years old and are not in employment, education or training, then the level of financial support that you will receive will be less than the amount of money that you would receive if you were in education, training or employment. In such circumstances, you will only receive Job Seekers Allowance. You will be entitled to Housing Benefit to cover your rent. The Care Leavers Team may also pay the cost of special clothes or expenses associated with attending an interview. This will be assessed on an individual basis.

### **Benefits**

Care leavers may be able to apply for a range of state benefits and allowances. Some benefits, but not all of them such as DLA, will be taken into account when calculating the level of financial support that young people receive from the Care Leavers Team. Your Personal Adviser will help you to claim any benefits and allowances that you are entitled to receive.

## Help with going to College and the 16+ Bursary

If you are looked after or have left care, are above school age and are completing a further period of study, then you will be entitled to claim a 16+ Bursary from your place of study, e.g. the College that you attend. The 16+ Bursary is administered Colleges to support young people in their studies. You should get in touch with your education provider (e.g. school or College) to find out how to claim the bursary. Your Personal Adviser will also assist you in claiming the Bursary. The Department for Education have produced a 16 to 19 guide to Bursaries which can be found by clicking on the link below [www.gov.uk/1619-bursary-fund/eligibility](http://www.gov.uk/1619-bursary-fund/eligibility)

## Help with the cost of going to University

If you are a relevant or former relevant care leaver and you enter a higher education or University degree course, then the Care Leavers Team will provide you with the following support:

- ✓ A bursary of £2000 per academic year
- ✓ Help and support with vacation accommodation up to £3000
- ✓ Liaise with the nominated support worker at the University to ensure you are able to access all necessary support.

Information regarding the financial support available to care leavers can be found via The Student Finance website which can be accessed through [www.direct.gov.uk](http://www.direct.gov.uk)

This has lots of information as well as being the place to apply. There are downloadable guides that are very good and are easy to understand.

## Other support

**Citizens Advice** – can support you with issues around debt and money, including help with debt, budgeting, mortgage problems, rent arrears, banking etc.

**Money Saving Expert** – offers advice on how to save money, including help with banking and savings, utilities and bills, travel and motoring insurance etc. Website [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

**Step change** offers free, impartial and confidential advice to help people deal with their debts. Website [www.stepchange.org](http://www.stepchange.org)

**Reese Crisis fund** – offers financial support for care Leavers in emergency situations for eg food, gas/electricity, transport  
Website [www.reesfoundation.org/our-services/financial-support/](http://www.reesfoundation.org/our-services/financial-support/)

# Advise about your rights and entitlements

## Coram Voice – getting help.

Get in touch if you are having problems in care, leaving care or living away from home

- We are here to help so if you would like to speak to someone independent contact us free on 0808 800 5792, or visit our Always Heard section. Always Heard Helpline (Coram Voice) Tel: 0808 8005792
- You can also contact Coram Voice at [help@coramvoice.org.uk](mailto:help@coramvoice.org.uk)



# Asylum Seekers

Harbour Project Swindon - We aid refugees and asylum seekers across **Swindon**. We give friendship, advice and hope.

We are The **Harbour Project**.

**Tel: 01793 611 682**

[info@harbourproject.org.uk](mailto:info@harbourproject.org.uk)

Asylum support Tribunal – considers appeals against decisions made by the UK Border Agency and is independent of the government

**Tel: 020 7538 6171**

[www.gov.uk/appeal-first-tier-asylum-support-tribunal](http://www.gov.uk/appeal-first-tier-asylum-support-tribunal)

Refugee Council – is for refugees and people seeking asylum in the UK.

It offers advice and information for refugees

[www.refugeecouncil.org.uk](http://www.refugeecouncil.org.uk)