



# Care Leavers 16 - 25 year olds Financial Support Package

2020/2021

# 1. Introduction

Care Leavers in Derbyshire helped to design this policy. The aim of the policy is to explain the money that Derbyshire County Council can give to Care Leavers. This policy should be explained to all Care Leavers. The money that the Care Leaver can ask for should be written in the Care Leaver's Pathway Plan. The money is called the Financial Package.

## 2. Who can have this help?

### 2.1 You are called an Eligible Care Leaver if you:

- are 16 or 17 and the Council has cared for you for 13 weeks since you were 14. This doesn't have to be all at once. One of the days of care must have been when you were 16 or 17.

### 2.2 You are called a Relevant Care Leaver if you

- are not being cared for now but you used to be "Eligible" and
- you are 16 or 17 now.

### 2.3 You are called a Former Relevant Care Leaver if you:

- are aged between 18 and 21 and before turning 18 you were, or had been in the past, a 'relevant' young person; or
- immediately before you stopped being cared for by the council you were an 'eligible' young person.
- if at the age of 21 or before reaching the age of 25 you continue to be in full time education or training, then you will remain a 'former relevant' child until you finish your education or training and receive help from the Leaving Care Service.

### 2.4 You are a Qualifying Care Leaver if:

- you are aged between 16 and 21.
- you were a cared for young person by the council but a special guardianship order was granted on your behalf before you reached 18; or
- if at any time after you reached the age of 16 but before you reached the age of 18 you were no longer a cared for child by the Local Authority for more than 6 months, such as you returned to family; or
- You were privately fostered and assessed to be in need.

**Qualifying Care Leavers cannot access all the Financial Package** although, we can support you with accessing Higher Education. You can still have advice and help from Derbyshire's Leaving Care Service. This could mean that we help you to refer to other specialist services. It could mean that we keep in contact with you when you need us.



## 3. Care Leavers living in a Residential Childrens Home or Foster Home

While you are in care, you should have help to learn about money. This is also called finances. You may have pocket money and when you are older you might have a clothing allowance or an allowance for your activities like the gym. You should have this help at least the age of 15.

During the 6 months before you turn 18 and 'leave care', you should have allowances for food, your phone, toiletries and other bills. Foster Carers and Residential Carers should support you in having a few weeks receiving £60 to pay your bills to help you practice for when you move on to live more independently. This should be used for your own food, transport, clothes, toiletries, a share of the gas and electric bills and any other bills. This will hopefully help you feel more prepared and confident in managing your money.

If you are staying with your Foster Carers after turning 18, this is called a "Staying Put" agreement and the money you are expected to pay is outlined in the Staying Put Policy. It will also be in the Living Together Agreement which will be shared with you and your carers before you turn 18 so you all know what is expected.

## 4. Allowances

### 4.1 Living Allowances 16 and 17 year olds in semi-independent or living independently:

You will be paid £80.00 each week from Childrens Social Care.

When possible, your allowance will be paid straight into your bank account. For some people, you will collect your allowance when you meet your Social Worker or Leaving Care Worker. Sometimes you might need help to manage your money and allowances to ensure you do not get in any debt and have all the things you need.

Sometimes it may be useful for your Social Worker or Leaving Care Worker to go food shopping with you or give you vouchers instead of cash.

You might be living in supported accommodation and have to pay a contribution or share of the bills. This is often referred to as a 'Service Charge'. If you cannot manage this arrangement yourself, your Social Worker or Leaving Care Worker will make sure the money goes straight from your £80 allowance to the accommodation to ensure it is paid and to avoid you getting in debt. This is often referred to as 'arrears'.

The £80 allowance has been raised from £60 due to a change in government policy. This may be reviewed back to £60 in April 2021 if the government do the same.

### 4.2 Care leavers 18 years and above

If you haven't secured employment, you will be able to get some benefits from the Job Centre to support you financially. This is now called Universal Credit. This is money that is means tested so it depends on how much money you have already got as in savings or are getting from elsewhere.

When making your first claim there is often around a 6 week delay before you receive your first monthly payment into your bank account. To support you during this period, The Leaving Care Service can arrange a £80.00 payment per week to avoid you taking an 'advance

payment' from the Job Centre which you will have to pay back monthly. It is useful for your Leaving Care Worker to go to your first Job Centre appointment. If you don't do what the Job Centre says they can stop your money, this is called a 'sanction' although the job centre would need to speak with the Leaving Care Service first. It is important to work with your Leaving Care Worker and Work Coach to make sure this doesn't happen.

### **4.3 Birthday and Christmas/Festivity Allowances**

The following allowance will usually be paid:

Birthday allowances 16,17,18 years - £35.00

Birthday allowances aged 19, 20 & 21 years - £35.00

Festivity / Christmas Allowances 16, 17 years - £35.00

Festivity / Christmas Allowance 18, 19 & 20 years - £35.00

### **4.4 Setting up home allowance**

This is an allowance for setting up your home with essential appliances and furnishings such as a cooker, fridge, bed etc. £2,000 will be available towards this from when you turn 18. We also advise to use some of this to purchase a year's TV License.

There is an agreement that this could also go towards a rent deposit and bond if required for a privately rented property. This is looked at on an individual basis to ensure you are left with enough money for priority appliances you may need for your home.

You need to be the tenant and have your name on the tenancy agreement.

A bond is a deposit of money paid to the landlord that you get back at the end of your tenancy if you have looked after the property and there is not any damage to pay for. If you have looked after your property and get the money returned when moving on, there is an expectation that the bond is then either used towards another bond for a move on property or returned to your Setting Up Home Allowance.

The money doesn't have to be spent all at once as it is available to you until your 25<sup>th</sup> birthday. Your Leaving Care worker or Social Worker will help you to decide what to spend it on to assist you in balancing cost, value for money and choice, and will make these purchases with you.

If you haven't used all the money by the time you are 21 the amount left over will be written in the last Pathway Plan and Case Summary. You can have the money for the same reasons up until you are 25.

### **4.5 Time with Family**

If you are 16 or 17 years old and an Eligible Care Leaver or a Relevant Care Leaver, you can have some money for transport to see your family. Your Social Worker will talk to you about the right amount and the Team Manager will have to agree. The amount will be written in your Pathway Plan.

Sometimes, somebody over 18 might be able to have this transport money. This is up to the Team Manager of the Leaving Care Service.

## 4.6 Personal Living Allowance and Cultural Needs

This is money for your personal costs. It is for your Cultural costs too.

When you are 16 or 17 and living in a residential home you can have £13 a week for your living allowance, this may be referred to as your pocket money. You can also have £31.83 for clothes and celebrations each week.

In addition, as a 16/17 year old living semi or fully independently, you can have access to £500.00 per 12 month period. This can be used on items such as clothing, social activities, hobbies, outings, and any cultural or religious activities or events. This relies on consultation with your Leaving Care Worker and agreement from a Team Manager.

This allowance should be spent in stages, approximately £10 per week for each week you live semi-independently.

### 18+ clothing allowance

If you are between 18 and 25, your Leaving Care Worker can access some money for you for clothes. For example, this could help you in certain times such as a job interview, a crisis or if you are pregnant.

The maximum amount is £50. The Team Manager must agree to it. This is usually a one-off payment.



## 4.7 Identification Documents

When you are 15 years and 9 months old your Social Worker should apply to the Government for your National Insurance Number. This is an important number that will stay with you for life for when you get paid or claim benefits.

When you get your National Insurance Number your Social Worker should record it on your case file record straight away so you must make sure you tell them it has arrived. You must keep any paperwork or documents relating to this safe.

To make sure you have all documents to prove your identity and who you are, Children's Social Care will initially pay for the following:

- Passport / travel documents (including a renewal)
- Provisional driving license
- Copy birth certificate
- Deed poll certificate.

## 5. Education/Employment and Incentives to Work and Learning

In Derbyshire we are keen to encourage our young people to study at higher levels and would want to support you the best way we can. The support includes both ongoing contact with the Leaving Care Service throughout your higher education study and financial support paid directly to you.

Support is offered by a dedicated Adviser from Virtual School and from the Leaving Care Service. This includes a Leaving Care Worker who will keep in touch and assist you at the earliest opportunity to address any matters such as accommodation for the holiday period.

All this can seem overwhelming but your Leaving Care Worker can support you in navigating your way around this information and can help link you up with Virtual School for further guidance when needed.

### 5.1 Further Education

As a care leaver you can apply for bursaries from your chosen educational establishment to help with costs associated with courses. The 16 to 19 year olds Bursary Fund is money the Government has given to local authorities, schools, colleges and other education and training providers (institutions) to give to students. Its purpose is to provide financial support to help students overcome specific barriers to participation, so they can remain in education.

The bursary is up to £1,200 a year for young people including care leavers.

If you require a laptop your Social Worker/Leaving Care Worker will make a request to Virtual School on your behalf. If you were already provided with a laptop from Virtual School whilst you were still attending school, you will be expected to use your Post 16 bursary award towards this cost.

If you are aged 16-19, reasonable transport costs can also be paid for you to get to and from your Further Education course; you should not have to pay for this out of your college bursary. If you are in Foster Care, reasonable transport costs via public transport can be made by your Foster Carers. If you are in semi or independent accommodation support with transport costs should be offered by the Leaving Care Team.

### 5.2 Higher Education

This information is for if you are planning to undertake 'Higher Level Education' (This is Level 4 and above). This financial support is only available for your first qualification at Level 4 and above. This support can be applied to any Level 4+ qualification course, whether this is at University, College or through a training provider.

The level of payment has been set at a certain level to prevent the need for you as a student to take on additional debt. If you find you do need more income you can explore options such as part time and holiday work to increase your income.

## 5.2.1 Application process for Care Leavers Higher Education Scheme

If you undertake an access course or foundation level entry course followed by a 3 year degree course, this money and support will be available for all 4 years.

## 5.2.2 Age Restrictions on Receiving Financial Support as a Care Leaver

To receive Higher Education (HE) financial support from Leaving Care Services you must be doing a HE funded course and have secured a provisional place at a University or Further Education provider by the time you are 22 years old.

As a care leaver in full time education you will continue to receive support from your Leaving Care Worker beyond the age of 21 until you complete your Post 18 education, this will need to be confirmed in your Pathway Plan. This means that you can delay a decision to take a higher level qualification until you are 21 and still be guaranteed this support. The final decision on funding will be made by the Virtual School Head.

It is important that Virtual School are informed of this as you approach the age of 21 and you have received a post-21 offer letter at that time.

Support can be available for a maximum of 4 years as long as you continue on the agreed education or training programme, even if this goes beyond your 25th birthday.

The extent of practical and financial assistance provided will depend on your needs and will reflect the type of course, whether it is full or part time, and an assessment of your existing income will also be carried out. Advice will still be given on funding available from bursaries, grants and charitable organisations.

To study higher education you will still need to apply to Student Loans England for your tuition fees as well as additional living costs. For courses that will begin in 2020/21 year, Tuition Fee Loans and Maintenance Loans for living costs are available to care leavers. Full information can be found at <https://www.gov.uk/student-finance/new-fulltime-students>.

## Higher Education Bursary

The financial support from Derbyshire County Council falls into two categories; Higher Education Bursary and Living Costs. Derbyshire County Council will support and pay a bursary (money you do not have to pay back) of £2,000 to young people in full time HE spread over the duration of the course. This bursary is designed to cover some of the costs for any equipment, books and other items you may need for your course. Payments will be split over the course with £1000 paid to you in the first year and further payments of £500 in second and third years. Your Leaving Care Worker help you complete application forms once the University place has been secured and maintenance loan and bursary amounts are known.

Application forms are available from the Virtual School 16+ HE

Adviser: [virtualschool@derbyshire.gov.uk](mailto:virtualschool@derbyshire.gov.uk)

**Please note:** Accommodation costs and a Higher Education Bursary will be provided on completion of the **Derbyshire Care Leavers HE application form** which must include your tenancy agreement in order for higher education funding to be agreed.

### 5.2.3 Help with living costs

Rent will be paid in full for your accommodation for 365 days up to a maximum of £5000 outside of London, and £7500 in London. **These costs can only be paid direct to the Landlord.** It is important that with the help of your Leaving Care Worker you look at how you can maximise your income from any other grants and bursaries which may be available to you through your chosen university.

**Unite Foundation** offer you, as a Care Leaver an accommodation scholarship. This means you could receive **free accommodation for the full duration of your undergraduate course.**

Applications and further information for the Unite Scheme can be found at [www.unitefoundation.co.uk](http://www.unitefoundation.co.uk)

### 5.2.4 Additional Financial Support available

You will be able to apply for a Maintenance Loan from Student Finance (England) on [www.gov.uk/apply-online-for-student-finance](http://www.gov.uk/apply-online-for-student-finance).

Universities themselves also offer a range of support and different bursaries. The level of bursary can depend on the nature of the course and the location of the University. Some Universities and Colleges offer extra bursaries for students who are care leavers. It is important you indicate on your UCAS application that you are a care leaver to access this support. This however your choice.

Your Leaving Care Worker can assist you in applying for these. There may also be some charitable organisations who could provide extra money to you so it is worth exploring what is available.

All payments will be made following the Care-Leavers Service receiving regular confirmation of attendance from the University.

If you fail to successfully complete your course of study, you will be responsible for the repayment of any loans to Student Finance England in full.

### 5.2.5 Special Circumstances

There are other Government schemes to help you in certain circumstances such as Disabled Student Allowances (DSAs), the Parents Learning Allowance and Child Care Grants to help you if you have any children. The Derbyshire County Council top up money will not take into account any income received from these special grants.

### 5.2.6 Graduation Gift

To celebrate you graduating from your studies you will also receive a graduation gift of £150 (you should consider using this for the hire costs on your cap and gown).

## 5.2.7 Masters / PhD Level

You may wish to continue onto a Masters level course once you finish your first degree. Financial support to study a Masters qualification will be assessed on an individual basis. Your Leaving Care Worker can support you in contacting the Virtual School to enquire about this.

## 5.3 Education, Employment and Training Fund

When enrolling on training courses, attending job interviews, starting new employment or participating in work experience we can support you with costs which may occur such as travel, interview clothes and work wear. This is considered on an individual basis where we can jointly look at what will best support you in achieving secure training or employment. We want you to succeed and know that it can be difficult financially when first starting new training and/or employment so we will help you look at financial barriers which may be in place and how we can help you overcome these. We will still fund ten driving lessons, if you can fund ten but this will be made on an individual basis, if it would support EET.

# 6. Training, Apprenticeships and Employment for eligible care leavers in supported or independent settings

## 6.1 Top up payments

If you are on a full time training course or apprenticeship, the Local Authority will ensure that you are no worse off than if you were claiming benefits. If you are living independently and on an apprenticeship, your Leaving Care Worker will help you to complete a budget plan, and if after costs such as rent and priority bills are deducted from your wages your income needs topping up, the Local Authority will support you. Top up payments are agreed on an individual basis by the Leaving Care Team Manager.



## 7. Health and Well-being

### 7.1 Health costs

The NHS help you with a number of health needs and costs but the Leaving Care Service may be able to help you with some additional costs not included. It may mean you need help in purchasing specific spectacle frames for your employment or you need complex orthodontic treatment which is not covered by benefits and NHS funding. This will need the agreement of a Leaving Care Team Manager.

Support in pregnancy will be offered by your midwife and the Family Nurse Partnership. These specialist workers will be able to help you apply for grants and payments you are entitled to when pregnant such as milk entitlement and a Sure Start Maternity Grant.

## 8. Care Leavers in Custody

If you are an 'eligible' or 'relevant' young person aged 16/17 in custody, you will not receive full personal living allowances. This is because you will not have the usual expenses of living in the community and there are usually opportunities for you to earn some money whilst in custody. If this is not the case, exceptions can be made with the agreement of the Leaving Care Service Team Manager. We will always look at supporting you the best we can whilst you are in custody.

If you are aged between 18-21 you will still receive £35 for your birthday and for Christmas from the Leaving Care Service. If you are aged between 21-25 you will not receive this money but you will still be offered support, through visits and advice and assistance throughout the custody period and on release if you agree you would like this.

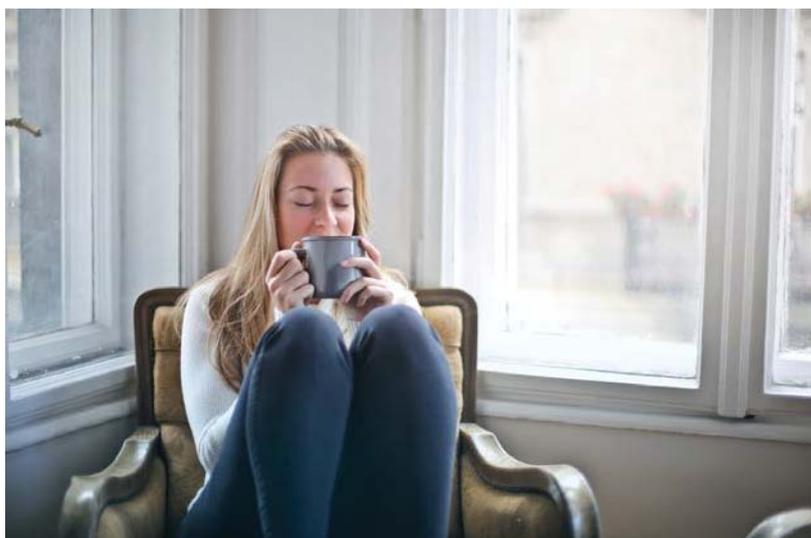
## 8.1 District Council Offer: Housing, Leisure and Council Tax Discount

We have a 100% council tax reduction for all care leavers living in Derbyshire, up to their 25th birthday. Your Leaving Care Worker will give you details if this is already in place in your area or when this happens. If you live with a partner, as a Care Leaver you can apply for a 50% discount. We are also committed to paying your council tax bill if you live outside Derbyshire/

When making a housing or homeless application young people leaving care sometimes have a difficulty establishing a 'local connection' to area where they feel most at home. The Council will work to ensure that as a Care Leaver you are able to have a local connection to the area of the local authority that looked after you. If it is different, the area where you normally live and have lived for at least 2 years including some time before you reached 16. This will make it easier for you to get help in whichever of these areas you feel most at home. Currently this is up to age 21.

We are committed to try and ensure you are not made 'intentionally homeless' which can affect your ability to find future accommodation. Before any such decision, Housing workers will need to consult with the Leaving Care Service and the relevant children's services authority to obtain advice and information as to the young person's emotional and mental well-being, maturity and general ability to understand the impact of their actions.

You will have access to a free gym pass for your local council run gym and swimming lessons. You may also be able to access work experience or similar with a District Council.



## Complaints and Compliments about the service you are offered

This financial policy will be reviewed every year and the Children in Care Council / Care Leaver Forum will be consulted to provide a transparent and equitable offer to all care leavers.

Please tell us if you think something has gone wrong so we can put it right. If you are a child or young person who wants to make a complaint we will arrange an advocate for you. This is someone who will support you in making your complaint. Advocates may also be available for adults who need help.

There is a statutory procedure for handling complaints about services provided under Part III of the Children Act 1989 which sets out who can make a complaint and what can be complained about.

You can find further information on other website sections of this page. Where a complaint falls outside this statutory remit it will be dealt with under our Corporate Complaints procedure.

<https://www.derbyshire.gov.uk/council/complaints/childrens-social-care/complaints-about-childrens-services.aspx>

Your first step is to speak to your worker or their manager. Alternatively, you can ring Call Derbyshire (01629 533190) if you would like to speak to someone else. We will make sure your complaint is dealt with confidentially, quickly, carefully and fairly and we will apologise and put things right if we have made a mistake.