

Money matters – for young people aged 16&17 and living semi/independently

Nov 2020



A Guide to Money Matters for Young People aged 16 & 17 Living in Semi Independent or Independent Accommodation

This leaflet is designed to help you understand the financial support you can receive from Croydon Council - Children's Services if you are aged 16 or 17 and you are living in semi independent or independent accommodation. Some of the financial support is dependent on where you live; other support will be based on an assessment of your needs. It is important to talk to your social worker or personal adviser about the allowances that may be available to you, and what your responsibilities are when you are receiving them.

Placement/Accommodation Costs

Croydon Children's Services will ensure you have a suitable placement or have your accommodation costs covered up to your 18th birthday, after which point you may remain living with your foster carers under a "Staying Put" arrangement, in supported accommodation or move to your own council, housing association or private sector accommodation. From the age of 18 you will need to pay rent on your accommodation and you will be eligible to claim Universal Credit (housing element) to help with your rent costs. If it is assessed as appropriate for you to move to private rented accommodation, Croydon Children's Services may act as a financial trustee or guarantor for you up to your 18th birthday and may provide a deposit and rent in advance if required.

If you are seeking asylum in the UK and do not have access to public funds or services at the age of 18, Croydon Children's Services will undertake an assessment of your needs and may continue to provide accommodation and subsistence once you reach 18, depending on the outcome of the assessment.

Leaving Care Maintenance Allowance

You are entitled to a Leaving Care Maintenance Allowance payment from Croydon Children's Services up to the age of 18 (and for 5 weeks after your birthday). Depending on which type of accommodation you live in, you may have a small contribution deducted from your allowance (usually between £10.00 and £20.00 per week). The deduction is done to get you used to having to pay for services and utilities when you reach age 18 as the services and utilities will be provided within your accommodation. If you are not sure what rate you should get, talk to your social worker or personal adviser or accommodation support worker.

Education, Training, Employment Equipment

Depending on an assessment of your education or training needs, Croydon Children's Services will provide a grant of up to £225.00 per year to cover all of your equipment needs (e.g. stationary, education visits, books, general equipment and I.T equipment). In addition, there is a one-off computer grant of up to £300.00 for those in full time further education at level 2 or above or higher education.

When you are starting a new job and if you need specific clothing or equipment for the job, you will be able to access a commencing work grant of up to £100.00.

In addition, if you are aged 16 to 19 you may be eligible for the governments' vulnerable young person's bursary of £1200.00 per year. This is paid by your local college or training provider and is usually given as a weekly payment of £40.00 for 30 weeks. Your social worker or personal adviser will help you to apply for the bursary. If you are undertaking an Apprenticeship you will receive a £1000.00 Apprenticeship Bursary that is provided by the organisation who is supporting, you on the Apprenticeship.

Clothing Allowance

You are entitled to the equivalent of £5.00 per week clothing allowance, which will be paid you twice per year. This allowance is generally provided via a supervised shop undertaken by your social worker, personal adviser or accommodation support worker.

Savings Allowance

To provide you with a 'lump sum' when you reach 18 which can help you make a successful transition to independence, Croydon Children's Services are working with foster carers and other care providers to support them to save £10.00 per week whilst you are in their care (£5.00 per week up to your 11th birthday). The savings are usually deducted from the maintenance allowance paid. Savings might be more complex if the maintenance allowance is paid directly to you. After you have been in care for a year the money that Croydon save for you will be added to your Junior ISA which the government set up for you and open with an initial payment of £200.00. The Junior ISA will be transferred to you when you reach the age of 18 and the transfer usually takes about three months to be completed. You can use the lump sum for something that you want and that will help you being independent.

Birthday and Christmas/Festival Allowance

Young people who are in touch with their social worker or personal adviser and who are actively engaged in the pathway planning process are entitled to a £100.00 birthday allowance on their 16th and 17th birthday and a £100.00 per year Christmas/festival allowance. The Christmas/festival allowance can be provided at a point suitable to your faith.

Travel

Croydon Children's Services will assist you to obtain a local Zip – Oyster Travel Card to ensure you can attend any local services or drop-in services, remain in contact with your family, extended family, former foster carers, significant friends and your personal adviser. If you live outside of the Croydon area, a travel card for the area you live will be provided.

In situations where you have family, extended family, former foster carers and significant friends outside of the Croydon area, a travel allowance will be provided following an assessment of your needs. Your social worker or personal adviser will be able to give you more information.

If you are seeking asylum in the UK and subject to an assessment of need, an allowance of up to £5.00 per week will be provided so that you can remain in touch with family and friends.

Social Activities and Leisure

Croydon Children's Services will provide a weekly leisure allowance of up to £5.00 per week to ensure that you are able to pursue a sport, hobby or leisure activity. The

allowance is provided following an assessment of your needs, and as long as you are undertaking an approved activity.

Key Documents

In order to register for housing, open a bank account and claim any benefits/Universal Credit at the age of 18, you will need a range of identity and key documents. Croydon Children's Services will help you to get these and will pay for one copy of your birth certificate and one passport renewal up to the value of £110.00, if you do not already have these documents.

If you are seeking leave to remain in the UK, Croydon Children's Services will consider supporting you with legal fees to try to ensure you have a positive immigration status that allows you to remain in the UK and gives you access to public funds or service. The provision of this support is dependent on an assessment of need. In addition, you will be provided with a travel document, subject to an assessment of need.

Introduction to Driving

If you have been in employment, education or training for a minimum of 3 months Croydon Children's Services will provide an allowance to cover one provisional driving license, one theory test, one practical test and ten driving lessons as long as you match the cost of the ten lessons and you don't have any driving convictions.

Lone Parents

Lone parents aged 16 and 17 are eligible to claim Universal Credit, Child Benefit and Healthy Start Vouchers from the birth of your baby. You will then be able to apply for a Sure Start Maternity Grant of £500.00 from the day your baby is born. The Sure Start Maternity Grant is only available for your oldest or first child.

If you would like to return to education, you can get assistance from the 'Care to Learn' fund which can assist you with childcare costs.

Due to having an entitlement to Universal Credit, lone parents will cease to get the Leaving Care Maintenance Allowance and Clothing Allowance once Universal Credit is in payment. All other allowances continue.

Other Financial Support

Support is also available to meet your health needs and your religious & cultural needs and in cases of an emergency or in exception situations. In addition, there is also a range of support available to help you to take part in consultation events and when you move to a new home. Your social worker or personal adviser will undertake an assessment with you to explore what you need and how it may be provided.

Talk to your social worker or Personal Adviser who will help you fill in the chart.

Entitlements	Comments	Amount
Placement & Accommodation Costs		
Leaving Care Maintenance Allowance		
Education/Training/Employment Costs		
16 – 19 Vulnerable Young Person’s Bursary		
Apprenticeship Bursary		
Clothing Allowance		
Savings		
Travel and Contact		
Key Documents		
Birthday/Christmas and Festival Allowances		
Health Needs		
Social Activities and Leisure		
Introduction to Driving		
Religious and Cultural Needs		
Other Payments and Allowances – 1		
Other Payments and Allowances - 2		

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