

Money Matters

18 to 21-25 year olds

November 2020



A Guide To Money Matters For 18-21/25 Year Olds

This leaflet is designed to help you understand the financial support you can receive from Croydon Council, Children's Services when you reach the age of 18. Your entitlements should be explained to you by your social worker and leaving care personal adviser. All financial support is based on an assessment of your needs and will be set out in your pathway plan.

Depending on your individual circumstances and any wages you are earning, you could be eligible at the age of 18 for a range of support from the government; these may be called Universal Credits or Welfare Benefits. Your social worker and/or personal adviser will help you to apply for anything that you are entitled to. In addition, the leaving care team can also provide support, depending on your circumstances and an assessment of what you need.

If you are seeking asylum and don't have access to public funds or services when you reach age 18, Croydon Children's Services will continue to provide you with accommodation and subsistence whilst your claim is finalised. The support provided will be based on an assessment of need and your immigration status and claim.

Benefits

Initial Benefit Claim - Waiting Period

Your social worker and/or personal adviser will support you to apply for Universal Credit and welfare benefits and will try to make sure your claim is in place from your 18th birthday. As it will take some time (5 weeks) before you receive your first Universal Credit payment from the Department for Work and Pensions (DWP), Croydon Children's Services will support you with an allowance at least equivalent to what you were receiving immediately prior to your 18th birthday for up to 5 weeks.

Rent and Deposit Allowance

When you leave care, Croydon Children's Services will help you find accommodation, in most cases this will be provided through the Council's Housing Department and through the private rented sector. On occasion, Croydon Children's Services may pay the deposit for the accommodation (1 month's rent) and provide up to 1 month's rent in advance, depending on your personal circumstances and an assessment of your needs.

Council Tax Support and Exemption

Young people under to the age of 25 living within the Croydon area will be exempt from paying Council Tax charges, this will help you to make a successful transition from care to independence. If you are living outside of the Croydon area, the leaving care team will pay your Council Tax charges as long as you apply for and claim any Council Tax Support that is available in your area.

Staying Put Accommodation

If it has been agreed under the Staying Put policy that you can remain living with your foster carers after the age of 18, Croydon Children's Services will help cover most of the costs of the arrangement. In order to 'Stay Put' with your foster carer, you will be expected to cover the rent costs; this could be from your earnings and/or the housing element of Universal Credit. If you have no recourse to public funds and Staying Put is agreed for you, Children's Services will cover your rent costs.

Education, Training & Employment

Croydon Grants

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.

Benefits

If you want to undertake a further education or training course after your 18th birthday you are entitled to claim Universal Credit (and the housing element of UC) which can continue until the end of the academic year after your 21st birthday.

Accessing education, training and employment incentive payments

If you are aged 16 to 19 you may be eligible for the government's 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 personal adviser will help you to apply for the bursary. If you are undertaking an Apprenticeship you will be entitled to a one-off Apprenticeship Bursary of £1000.00 which is provided by the Apprenticeship organisation.

If you are involved in an approved education, training or voluntary work activity and the provider does not provide you with a travel pass, and a bus or train journey is required in order to attend the course/activity, Croydon Children's Services will support you to obtain a travel pass for the area between your home and the course/activity.

Higher Education

If you attend university your personal adviser will help you to apply for a number of loans and bursaries that are available to all students -

- £9,250.00 (up-to) per year tuition fee loan;
- £12,010.00 per year maintenance loan - students studying in London;
- £9,203.00 per year maintenance loan - students studying outside of London;

In addition, Croydon Children's Services will provide you with a range of support:

- A £2,000.00 Higher Education Bursary provided over the two, three or four years of your course;
- A £300.00 one-off Computer Grant (if not already provided);
- A Vacation Accommodation Allowance for 22 weeks - up to the level of your halls of residence, or up to the level of the one-bedroom local housing allowance rate (at the rate set for where you are at university) which will help with your accommodation costs;

- A Graduation Grant of £1000.00 to help you when you finish your course (provided once).

Returning to or resuming, education or training between the ages of 21 to 25

You can also return to Croydon Children's Services at any point after your 21st birthday and up to your 25th birthday if you want to resume or return to an education or training activity. Subject to an assessment of need, you may be entitled to a one-off grant or ongoing funding to support you with education, training or higher education.

Other allowances and benefits

Birthday Allowance

Young people who are in touch with their personal adviser and who are actively engaged in the pathway planning process are entitled to a £50.00 birthday allowance on their 19th and 20th birthday and £100.00 on your 21st birthday.

Key Documents

In order to register for housing, open a bank account and claim any benefits you are entitled to, you will need a range of identity and key documents. Croydon Children's Services will pay for one copy of your Birth Certificate and one passport renewal up to £110.00, if you do not already have these documents.

If you have an unsettled immigration status, 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 licence, 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.

Setting Up Home Allowance

When you are setting up home, you will be eligible for a grant of up to £2,000 which is available up to the age of 25 to purchase essential household items and the costs will be up to:

- £1800.00 for expenses associated with setting up and equipping a new home;
- £157.50 for your first TV License;
- £80.00 for a health and safety pack;
- £40.00 for a home starter kit;
- £80.00 for your first contents insurance;
- £80.00 for cooker/washing machine connection costs. (Electrical and gas installation should only be undertaken by a registered and approved fitter);
- £100.00 for removal and transport costs (for your first move).

Returning for General Support between the Ages of 21 and 25

You can return to Croydon Children's Services at any point after your 21st birthday and up to your 25th birthday if you feel you need support. The leaving care team will

help you to access universal services and assess what support and help you need from organisations which may be able to help you.

Other Financial Needs

Support may also be available to meet your particular health, religious, cultural or special needs and also in emergency situations. Your personal adviser will undertake an assessment with you to explore what you need and how it may be provided.

Croydon Council
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