Care Leavers Financial Support

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Introduction

This guide will tell you how the Council will support you financially when you leave care.

It will also tell you the support that you will get before you leave care, so that you have more confidence in dealing with money.

There is different support available at different ages. Here is a summary:

Age	What happens
16	You will be given a plan to help you transition from care to independent life
18	You are no longer in care, but North Tyneside Council (depending on your eligibility status) will still provide you with some support, which may include a personal adviser and a plan
21	You can continue to get help and advice from the leaving care team and a personal adviser until you are 25, if you want to.

What is your eligibility?

I am 16, about to turn 17.

I went into care at 14 and have been looked after by North Tyneside since.

I am an 'eligible young person'





I have just turned 17.

I've been looked after by North Tyneside, but I have recently left care to live with my parents.

I am a **'relevant young person'**

I am 19.

Before I turned 18 I was a relevant young person.

I am a 'former relevant young person'





I am 16.

I've recently moved to North Tyneside to seek asylum, as I had to leave my home country. They are looking after me now.

I am an 'unaccompanied asylum-seeking child'

I am 21.

Before I turned 18, I was looked after for about 15 weeks.

I am a 'qualifying care leaver'



What assistance is available?

As a relevant young person, who just moved back in with his parents, he received financial assistance for the return. Any other financial assistance that he wants will have to be considered at a panel, as this support should be given by his family now.





As an eligible young person in care, once she hit her 16th birthday, she started to get pocket money. This can be used for any personal items, clothing, toiletries, and phone credit. The amount depends on an individuals' living arrangements.

Important information

For Care Leavers who are ready to become independent, an allowance will be given to cover the costs associated with establishing a home, as well as financial support for educational and training opportunities, including higher education or with finding employment.

If a young person has money in savings or a trust, we will not take it into account.

Placement type	Allowance
Accommodation-only placement	We will provide an allowance equivalent to universal credit rate
Supported living arrangement	Given a reduced amount, of the equivalent to universal credit, in line with additional support provided
Any other type of placement	Given a reduced amount of the equivalent to universal credit, in line with additional support provided

Information on bank accounts



Bank accounts

If you have a bank account, this is where the council can send any payments.

Your social worker, personal adviser, or foster carer should be familiar with what is available, and help you to decide which account you want.



Savings accounts

You will be assisted in opening a bank or building society savings account.

This can be used to budget your pocket money, and you should be encouraged to save a percentage of this every month to buy more expensive personal items.



Current accounts

Almost all payments will be received directly into your bank account, and all of these payments will be recorded by the Council. If you are working, this will allow your wages will be paid directly into this account.

Again, you should save a portion of your income every month.



If you are unable to open a bank account as an unaccompanied asylum-seeking child, you will be provided with a pre-payment card. This card will have allowances loaded onto it. Your social worker should organise this.

Other financial support

Emergency payments

The Leaving Care Service may provide some time-limited practical assistance through emergency payments.

This is subject to an assessment of need.

16-17-year-olds with disabilities

You are eligible to receive means-tested benefits, and because of this you will not receive the majority of the leaving care allowance.

Your benefits should cover the areas that this allowance is intended for.

The Income Maintenance Allowance and Clothing Allowance will also cease for you.

Care leavers who are lone parents

As with those with disabilities, as a care leaver who is a lone parent at 16 and 17, you will not receive the majority of the leaving care allowances.

Instead, you will receive means-tested benefits.

The Income Maintenance Allowance and Clothing Allowance will also cease for you.

Special events

Following an assessment of need, you may be able to receive a special events allowance.

This could also be given to your social worker or personal adviser to buy you a gift or contribute towards a celebration.

ID documents

Your social worker should make sure that you are issued with a national insurance number by the time you turn 16.

The costs for the following will be covered by the Council:

- First Adult Passport.
- Provisional Driving License.
- Copy of Birth Certificate.
- Deed Poll to change name legally, if required.
- Travel documents (UASC)

Supported placements

If you are living in a supported placement, the amount of your allowance is reduced in line with any additional support that is provided.

This is because you have more support and costs covered than young people in accommodation-only placements.

Care leavers in employment

If you are in paid employment, then your employer should be paying you the equivalent of the income maintenance allowance, or higher.

If you are in lower-paid employment, you will continue to receive an allowance, until you earn over £100 a week.

Support for different groups

Young people in education, training, and unpaid employment

Eligible and relevant young people who are studying at colleges will be supported if they are living independently or semi-independently through their income maintenance allowance.

Your social worker can apply for pupil premium finding for a laptop for when you enter full time further/higher education, if it is an academic course at GCSE level or above.



Care leavers who are 18+

As a care leaver, you should be supported in making an advanced claim up to 28 days before you turn 18.

As you are entitled to this, the Council does not have any legal responsibility to offer you financial support. However, if you have issues with your benefits, through no fault of your own, you should contact your social worker and you may be given an allowance.



Care leavers in custody

If you are on remand in custody, you will not receive a full personal allowance. However, you will be paid £20 per month to support with additional PIN phone credit.

This money will be provided until you are able to secure employment in custody. If you have not accessed your Setting Up Home Allowance and your sentence extends beyond your 25th birthday. Before being released, you should be supported in submitting an early claim for universal credit.



Qualifying care leavers

The Council will give you guidance and advice on request, and may be able to give assistance if you do not meet the criteria for full leaving care support.

For this, you must be under the age of 21, under the care of the Council between 16 and 18 for less than 13 weeks, and are no longer looked after, have returned home for 6 months, or subject to a Special Guardianship Order.

