



Northumberland
County Council

**Northumberland Adolescent Service
Finance Policy**

**Information for Young People Who Have
Left Care**

Revised December 2023

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What is the Finance Policy?

The finance policy tells you what money you may be able to get from Northumberland Adolescent Services (NAS) when you turn 18 and have left care.

What Happens when you turn 18?

When you reach 18, you will be supported to make a claim for universal credit from the job centre. Your social worker will help you make this claim.

How Young People are Paid?

If you are able to claim universal credit, the job centre will pay your money into your bank account.

Sometimes, we are still able to provide you with money once you turn 18 depending on your circumstances. Any payments made by NAS will be paid into your bank or by a prepaid debit card, if you do not have a bank account.

LIVING EXPENSES

When you turn 18, you need to make a claim for universal credit as we can no longer pay your weekly income maintenance. Your Leaving Care Worker will support you to make this claim.

Council Tax

Once you turn 18, you may be entitled to claim a discount on your council tax bill if you live in your own home. If you live in Northumberland and are aged between 18-21, you will not have to pay your council tax, if you are living alone in your own home.

Your Leaving Care Support Worker will help to make a claim for the council tax discount you may be entitled to.

ACCOMMODATION COSTS

Your Own Tenancy

When you turn 18 you need to pay for your accommodation. You will be supported to claim universal credit to cover the costs of your rent if you are eligible.

You will also need to pay for your gas, electric and water when living in your own home.

Supported Accommodation and Supported Lodgings

If you are living in supported accommodation, you will be supported to make a claim for Housing Benefit (HB) to cover your accommodation costs, if you are eligible.

You may also need to pay for gas, electric and water but the accommodation provider will explain this to you

Young People who are in the Armed Forces

Living Expenses

As you will earn your own money, NAS will not be able to provide you with any money

Accommodation costs

You will be need to pay your own accommodation costs

Setting Up Home Allowance (SUHA)

When you move into your own home, you may be able to request financial support to help furnish your new home with the essential items you need

The Setting Up Home Allowance is only payable when you move into your own home, such as a flat or a house.

A maximum of £3,000 can be awarded to help you set up your own home and this is only able to be paid once.

Your leaving care support worker will be able to help you make a request to access your setting up home allowance and will tell you what information you need to provide

The spending of your setting up home allowance will be supervised by either your worker or another officer from NAS.

Setting up Home Allowance (SUHA) and Supported Accommodation

If you move into supported accommodation, you may also be able to request access to a small amount of your SUHA to buy essential items for your placement, this will be **up to** a maximum of **£250**.

Your worker will be able to support you to make a request

Setting up Home Allowance (SUHA) and Joint Tenancies

If you are moving into a joint tenancy with someone else, you will only be entitled to 50% of your SUHA

Setting up Home Allowance and Young People in Full Time Employment

If you are working and in full time employment, earning more than £20,000 per year, any wages you receive will be taken into account when deciding the amount of SUHA you will be awarded.

If you have only recently started working or are earning less than £20,000 per year then your SUHA will be paid in the normal way

FURTHER EDUCATION AND TRAINING

Introduction

If you are in education or training, we may be able to provide you with a weekly payment, if you are not able to claim benefits. Your worker will discuss this as part of your pathway plan review

Young People in Full Time Education aged 18, 19 and 20

If you are in full time education which is not a degree, you may be able to claim benefits until your 21st birthday.

Education Incentives

In addition to any benefits payments you receive whilst in education, we may be able to provide you with an incentive depending on the course you are completing.

Your worker will support you to request an incentive, if you are not able to claim a bursary

If you receive an educational incentive from NAS, this will not be paid in any holiday periods.

The education incentive you receive will depend on your needs and will be **up to** a maximum of £30 per week during term time, if you are completing **a full time course**.

Any payments made will be dependent on your attendance on your course. We will also take into account the money you already receive when a decision is made with regards to the payment of any educational incentive payments.

Additional Costs and Allowances Available - Discretionary Payments based on Young Person's Income

Travel Costs for Education / Training

Your travel costs are included in any educational incentives paid by NAS or the bursary you receive from your education provider and you are expected to use this money to pay for your travel costs.

If you do not receive a bursary or an educational incentive, you may receive a payment towards your transport costs; this will be dependent on your income.

Books / Equipment / Essential Clothing

A standard amount of £50 is paid towards the cost of stationery and your worker can make a request to finance panel for you.

For any other items that are needed, your worker will need to make a request to the finance panel

Childcare

Young people who are caring for their children may be helped with childcare costs for the duration of their course. Your worker will support you to access Sure Start and the College for help with childcare costs.

YOUNG PEOPLE STUDYING FOR A DEGREE / FOUNDATION DEGREE

Higher Education

If you want to go to university, the service will support you to make an application to UCAS and will support you with the cost of your application to UCAS.

If you go to university to study a degree / foundation degree, NAS will help your living costs. Your worker can make a request to the finance panel for money towards your accommodation and daily living expenses.

All payments that are made will be reviewed regularly to ensure that you are continuing to attend your course.

Degree Apprenticeships

If you have secured a degree apprenticeship, NAS will not provide you with any financial support as you will be earning a wage as part of your degree.

Social Security Benefits - you will not be able to claim benefits if you are at university, unless you are a single parent or have a disability.

Higher Education Bursary

All young people going to university are able to claim a bursary from NAS, which is £2000 in total. This will be paid in instalments throughout your time at university.

Your worker will discuss with you how the arrangements for the bursary payment will be made and record this in your Pathway Plan.

Tuition Fees

NAS do not pay tuition fees, you will need to make a claim for a student tuition loan from Student Finance England. Your worker can help you make a claim for this

Maintenance Loans

You can also apply for a maintenance loan from Student Finance England to help you with living and study costs. This needs to be repaid when you finish university and have a job.

NAS will not repay any maintenance loans that you have applied for.

Bursaries

You may also be entitled to leaving care bursary from the university you are attending. Your worker will be able to help you apply for this, if this is available to you.

Accommodation costs

NAS will support you with your accommodation costs whilst you are at university. However, NAS will only cover your rent costs. If you access accommodation where food and other costs are included in the total cost, NAS will make amendments to the weekly allowance.

Living Expenses

In addition to your bursary and accommodation costs, NAS will provide you with a weekly payment to cover your living expenses. The amount paid is in line with DWP benefits payments and will only be payable while you are in higher education.

These payments will be regularly reviewed, and your worker will ask you for information to confirm your attendance at lectures.

Educational Expenses

In addition to living expenses and / or accommodation costs, we may also be able to support you with some travel costs to visit home and other costs associated with your graduation. Your worker will be able to tell you more about this.

Part Time Work

If you get a part time job whilst at university, you will continue to receive financial support from the service as long as you don't have an income of more than £20,000 per year (this includes any money you get from the service)

Supported Lodgings Accommodation

If you have previously resided in a supported lodgings placement or a staying put arrangement and choose to return for vacation periods, you will be expected to pay for your own rent and board.

Masters Degrees

Tuition Fees

NAS do not fund master degrees.

Rent

NAS will pay your rent costs whilst you undertake your masters degree including holiday periods.

Living Expenses

In addition to your rent costs, NAS will pay you a weekly payment to cover your living expenses during **term time only**. The amount you will be paid will be at the same rate as DWP benefits.

You will be expected to access employment or a student loan to cover living expenses during holiday periods.

Responsibilities of NAS

Whilst we want to support young people to attend university, if your planned course is likely to go beyond your 21st birthday, agreement for continued funding will need to be granted by the team manager for 14+/18+ team

This will need to be discussed with your worker, so they can include this in your pathway plan and seek approval for post 21 funding.

EMPLOYMENT

Financial Assistance to Young People in Work

If you are in employment but on a low income, you may be able to claim additional money from the DWP. Your worker will be able to support you with a claim if this is needed.

MISCELLANEOUS PAYMENTS

Travel costs

Travel costs can be requested, **in exceptional circumstances**. If you feel you need support with these costs, can you speak to your worker.

Driving Lessons or Motorcycle Lessons and Test Costs

The service will support you to:

- Apply for a driving licence
- Fund up to 10 lessons
- Pay for 1 theory test and 1 practical test

If you are interested in learning to drive, please speak your allocated worker, who can support an application to the NAS Finance panel.

Clothing Payments

Clothing payments **are only** paid when it has been identified that your are in significant need.

Generally young people are expected to clothe themselves from their benefit payments or wages.

NOTE: All spending for any clothing will be on a supervised basis.

Birthdays and Christmas

You are entitled to a Birthday and Christmas gift up to a value of £25, this can be increased to the value of £50 when you turn either 18 or 21.

Health Care Costs

If you are on a low income you may be able to apply for assistance towards your health costs, such as prescriptions, dental appointments or eye tests.

Debts / Fines

NAS will not give any financial assistance towards debts or fines incurred by young people.

Loans

NAS is not in a position to loan money to young people.

EMERGENCY PAYMENTS

NAS may at times support with an emergency payment if you are in a particular crisis and you have no access to any other money. Any assistance given by NAS will be made in the form of vouchers, food parcel, travel pass etc.

SOCIAL SECURITY BENEFITS

Young people not in work or on a low income are expected to claim benefits when they turn 18. Your worker will be able to support you to make a claim for benefits.

YOUNG PEOPLE IN PRISON

Whilst Serving a Sentence

Whilst you are in custody, you will not be entitled to any financial support from NAS. You may be able to earn money whilst in prison if you are attending an education course or working.

The prison will pay you this money. You are expected to use this money to buy toiletries, phone cards etc.

On Release

When you leave custody, you may be given money by the prison towards clothing, if they feel you are in need.

Finances may be available from NAS, but your worker will be able to advise and support with a request as needed.

Setting Up Home Allowances on Release

If you have recently come out of custody, your worker will make a request to access your SUHA if you have not already used this.

Appendix 1

Setting Up Home Essentials List

Kitchen Items
washing Machine
fridge/freezer
Cooker
Microwave/airfryer
Kettle
Toaster
Sauce pans
Crockery
Cutlery
Kitchen utensil (Baking trays, Knives, chopping boards mixing bowls etc)
Hoover
Clothes ainer
Iron and Ironing Board
Kitchen Bin
Mop and Bucket
Brush and Dustpan
Tea towels
Torch
Bedroom
Bed and Mattress
Wardrobe
Chest of Drawers
Bedside Cabinet
Curtains/Blinds (including poles)
Pillows and Duvets
Sheets/ pillow cases and duvet covers
Lounge
Sofa
Coffee table/TV stand
Blinds/Curtain (including poles)
TV
Soft furnishings - rugs/cushions/lamps/picture
Dining room table and chairs
Bathroom
Bath Mat
Towels
Shower curtains

Toilet Brush
Start Up Pack
basic cleaning products for Kitchen/ bathroom etc
Emergency number list/ information about how heating works/placement of stop cocks
Carbon Monoxide Detector & Fire Blanket
Smoke Alarms - link in with local fire brigade
Ancillary costs
Removal costs
Household (Contents) Insurance for 1st year
TV licence for the 1st year
Gas and Electric Top Up for first week
Wifi for the first year subject to reasonable costs (social traffifs should be explored)