Financial Arrangements for Care Leavers

**SCOPE OF THIS CHAPTER**

This chapter details the policies and practice in Wirral Specialist Services regarding financial support for young people leaving care. A range of additional and relevant organisations are referenced throughout.

**RELATED CHAPTER**

[**Wirral Council's Local Offer for Care Leavers**](https://wirralchildcare.proceduresonline.com/files/local_offer_care.pdf)

**RELEVANT GUIDANCE**

[**Children (Leaving Care) Act 2000**](http://www.legislation.gov.uk/ukpga/2000/35/contents)

[**Staying Put, HM Government, May 2013**](http://dera.ioe.ac.uk/17711/1/Staying_Put_Guidance.pdf)

**1. Introduction**

Wirral Council understand that young people who are leaving care will require support during their transition to adulthood and independence. This policy recognises the continuum of preparation and support required by care leavers to allow them to become financially capable and competent early in their adulthood. No two individuals have identical needs therefore a full assessment of the young person's need, which includes a financial assessment, must be completed for all eligible and relevant children and a decision made as to the financial support required. This will be recorded within the [**Pathway Plan**](http://trixresources.proceduresonline.com/nat_key/keywords/pathway_plan.html).

This Financial Policy is designed to meet the requirements of the Children (Leaving Care) Act 2000, which is to improve the life chances of all young people who qualify for assistance and will be reviewed on an annual basis. It takes into account the statutory requirements for supporting care leavers identified in the [**Children Act 1989, Care Planning, Placement and Case Review Regulations**](https://www.gov.uk/government/publications/children-act-1989-care-planning-placement-and-case-review).

Summary of Supporting Procedures

The policy sets out the following:

* The young people to whom it applies.
* The duties of the Local Authority in respect of accommodation and maintenance costs.
* Details of financial arrangements and payment mechanisms including those remaining in full time education.

This policy does not cover:

* Young people who are looked after on a respite care basis (less than four weeks);
* [**Relevant Young People**](http://trixresources.proceduresonline.com/nat_key/keywords/relevant_young_people.html) if they have returned home for a period of six months or more.
* Young people aged 16 to 21 for whom the Children and Young People's Department has powers and duties but fall outside of the Children (Leaving Care) Act 2000.

**2. Financial Policy for Children Leaving Care**

Wirral Council's financial policy for care leavers seeks to support young people to manage their financial resources gradually helping them to take responsibility for themselves. All planning of financial assistance for care leavers should include assessment of the following before any decision is made:

* Whether the request is consistent with the aim of the Pathway Plan for the young person. Initial Pathway Plans should be very clear about financial arrangements and reviews should update these arrangements as necessary.
* Whether the young person can finance the item or request by themselves.
* Whether it is appropriate to approach the birth parents to request financial help.
* Whether there is an available grant from education, training, benefit, or trust income that can be applied for.

Who Qualifies?

This document details the financial arrangement for all young people leaving care for whom the Children (Leaving Care) Act 2000 applies:

**Eligible** - those 16 and 17 year olds who are [**Looked After**](http://trixresources.proceduresonline.com/nat_key/keywords/looked_after.html)and have been looked after for a period of 13 weeks (or periods amounting to 13 weeks) which began at after the age of 14 years and ended after the age of 16 years.

**Relevant** - those 16- and 17-year-olds who:

* Are no longer being looked after by any local authority but before ceasing to be looked after were an [**Eligible**](http://trixresources.proceduresonline.com/nat_key/keywords/eligible_young_people.html) child;
* At the age of 16 was detained or admitted to hospital but immediately before had been looked after by a local authority for a period of at least 13 weeks after reaching the age of 14.
* In circumstances where they have returned to live with their parent or other person with [**PR**](http://trixresources.proceduresonline.com/nat_key/keywords/parental_respons.html) (including someone who had a [**Child Arrangements Order**](http://trixresources.proceduresonline.com/nat_key/keywords/chi_arrange_orders.html) prior to the [**Care Order**](http://trixresources.proceduresonline.com/nat_key/keywords/care_order.html)) for a continuous period of 6 months they will no longer be a 'relevant' young person. However, if these living arrangements break down, they will be treated as a **‘Relevant'** child.

**Former Relevant Young People:**

* Aged 18 and above who have been an Eligible or **Relevant** child.

**Qualifying Children** within Section 24(1). Any young person aged at least 16 but under 21, who ceases to be looked after or disabled and privately fostered after the age of 16, but do not qualify as **Eligible**, **Relevant** or **Former Relevant**.

Young people subject to a [**Special Guardianship Order**](http://trixresources.proceduresonline.com/nat_key/keywords/special_guardianship_order.html) who were looked after immediately before the making of the Special Guardianship Order may also qualify if:

* They are aged between 16 and 21.
* Were less than 18 when the special guardianship came into force.
* If they are 18 years and above, have had a special guardianship order in force when they reached that age.

Exceptions to the Duty to Maintain

This duty does not apply to young people who are looked after on a respite basis, (less than four weeks), as they are not defined as Eligible, even where the total period aggregated is 13 weeks. In addition, relevant young people once they have returned home for a period of 6 months or more are no longer relevant. Ongoing responsibility to advise and assist these young people will be covered under Section 24 of the Children Act 1989, as amended by the Children (Leaving Care) Act 2000. This Policy document does not relate to young people aged 16 to 21 whom the Children's social care has powers and duties but fall outside of the Children (Leaving Care) Act 2000.

What Are the Duties?

The Children (Leaving Care) Act 2000 was implemented on 1st October 2001 and places a duty upon the Local Authority to provide services, to all Eligible, Relevant and Former Relevant young people. This includes accommodation and maintenance in accordance with their Pathway Plan.

Eligible young people looked after by Wirral Council will have their accommodation and maintenance costs met in the same way as other children looked after in regulated care placements and supported accommodation.

Children's Specialist Services will take over the primary maintenance role for relevant young people. The Children (Leaving Care) Act 2000 guidance states that "No young person should receive a package of accommodation or maintenance which would come to less than they would have received had they been entitled to claim Income Support or Job Seekers Allowance and Housing Benefit (or equivalent successor benefits) at the rates which would have applied to him and his circumstances".

**N.B.** Young people who are lone parents, people with long-term mental health problems, and young people with disabilities, **will** continue to be eligible for benefits such as Job Seekers Allowance, Income Support, Employment and Support Allowance and any other benefits due to them because of their disability or parental status, although they are still excluded from Housing Benefit and Local Housing Allowance.

The benefit entitlement for former relevant young people (over 18) remains unaltered, as does non-means tested benefits, such as Disability Living Allowance and Employment and Support Allowance. The Local Authority has a duty to provide assistance to Former Relevant and Qualifying young people associated with employment, education, and training. Also, to provide holiday accommodation (or the funds to secure it) to care leavers in Higher Education or on a Residential Further Education Course, which requires them to live away from home, as agreed in the Pathway Plan. The Department has the power to assist former relevant young people with maintenance and accommodation where it is deemed appropriate, and this would be agreed as part of the Pathway Plan.

**3. Principles**

* All Eligible and Relevant young people to be assisted in opening a bank/ building society account for any regular Children's Social Care allowances to be paid into. Arrangements for the payment of other amounts will be identified in the Pathway Plan and assistance given by the [**Personal Advisor**](http://trixresources.proceduresonline.com/nat_key/keywords/personal_adviser.html) in managing these allowances;
* Payments will be made to young people in a manner that ensures that their accommodation and maintenance needs are appropriately met. The ability of a young person to manage their finances will be part of their Needs Assessment. The Pathway Plan will reflect the most appropriate manner of providing financial support to the young person.
* All young people will be assisted to manage, organise, and take responsibility for their own finances. The Personal Advisor and the Pathway Plan will identify the stage at which the young person is able to manage their finances themselves and up until that time will provide assistance. Care leavers with complex needs, including those with disabilities, may transfer direct to Adult Services and the Pathway Plan will need to ensure that this transition is seamless and supported.
* Clear assessment of the eligibility of young people for financial support will be undertaken in line with the Children (Leaving Care) Act 2000.
* Clear records of all financial support provided to young people will be maintained and all payments will be properly authorised.
* The benefit entitlements of young people who are Eligible, Relevant, or Formally Relevant will be assessed and appropriate steps taken to ensure they are taken up.

**4. Payments to Eligible Young People Living in Residential or Foster Care Placements**

Accommodation Costs

Eligible young people are those young people who remain looked after age 16-17 by the Local Authority. Young people in foster care/residential care will have placement costs met in full and there is scope to extend meeting these costs for the duration of the academic year in which their eighteenth birthday falls provided they are in education or training. For those young people not in a placement, but who are Semi - Independent or independent living (See [**Section 5, Payments to Eligible Children Resident in Independent, Semi - Independent Accommodation or With Parents**](https://wirralchildcare.proceduresonline.com/p_fin_arrang_care.html#res_ind)).

Income Maintenance

Eligible young people will have their maintenance payments dealt with through their placement in the normal way through placement plans. Their income maintenance needs will be identified in their Pathway Plans.

In determining allowances for young people, the Fostering National Minimum Allowances will be used for young people in foster care. In residential care the contract/agreement with the provider will be the guide.

Eligible young people may be entitled to benefits such as Disability Living Allowance; they will be assisted to claim such benefits.

Incentive Payments

Eligible young people will be encouraged to attend school/college/training or employment and will receive an incentive to do so. For those young people who do not receive an incentive payment from the education provider (e.g. 16 to 19 Bursary - see [**Appendix 2: 16-19 Bursary Fund**](https://wirralchildcare.proceduresonline.com/p_fin_arrang_care.html#app2)) and who achieve full attendance, (allowing for appropriate certified absences), payment will be looked at on an individual basis up to the value of £10 per week will be paid in either cash or vouchers. All Eligible young people not receiving funding from other sources (e.g. 16 to 19 Bursary) will be provided with a weekly bus pass to enable them to attend work, school, college, etc.

Educational Materials/ Books

Eligible young people in school or Further Education College will receive a bursary to buy essential equipment to ensure they can complete their course. This cost may be met by Education, Children and Young People's Department or Further Education Colleges Access Funds, Charitable organisations e.g. [**Princes Trust**](https://www.princes-trust.org.uk/) will also support the purchase of special education equipment.

Other Associated Education/Training Costs

Eligible young people who are at school or Further Education College and are required to attend "field trips" or "residential courses" will receive a payment to meet these costs in full from either Further Education College Access Funds or Children and Young People's Department (an application to Further Education Colleges Access Fund should be made).

Costs Associated with Maintaining Contact with Family, Significant Others

Eligible young people who have contact with family or other significant people will have agreed within their Pathway Plan arrangements for these contacts and the costs will be agreed and met by Children's Services.

Clothing

All Eligible young people in a care placement are generally paid via their carer an allowance for clothing. This clothing allowance will be identified within their placement and reflected in their Pathway Plan. In the case of an Eligible young person in the Community they will be deemed to be 'Relevant' for the purposes of this and receive an allowance of £20.00 per month.

Hobbies/Sport/Leisure

Eligible young people will be encouraged by their placement/carers to pursue hobbies/leisure interests. It would normally be expected that the cost of these is met either by the placement or the young person. If, through Needs Assessment and Pathway Planning, it is deemed appropriate for a young person to pursue a hobby, leisure, or sporting interest for which it would be unreasonable to expect the young person or placement to fund, agreement may be given to meeting the cost.

Driving lessons

Wirral will fund up to a maximum of £475 for driving lessons from a driving instructor that is approved and registered with the [**Driving Standards Agency**](https://www.gov.uk/government/organisations/driver-and-vehicle-standards-agency) as long as the following criteria are met.

* The young person is in possession of a provisional licence (which means they must be at least 17)
* There is a need for the young person to be able to drive to enhance their education/Training or employment prospects.
* There is a Risk Assessment in place written by the SW/ Pathway Worker which indicates the young person understands the responsibilities that are required to drive a motor vehicle;
* Approval has been obtained according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Holidays

All Eligible young people are entitled to an annual holiday grant up to the fostering allowance rate to enable them to have a holiday with their carers, friends or on their own. The appropriateness of the holiday arrangements is to be agreed within the Placement Plan/Care Plan/Pathway Plan in conjunction with their SW/ Personal Advisor.

Birthday/Christmas

All Eligible young people in foster care receive, via their foster carer, a birthday and Christmas allowance. Eligible young people in residential care should also receive a birthday/Christmas allowance and this should be identified in the contract with the care providers. Eligible in the Community will be deemed as Relevant for reasons of the Financial Policy.

Child Care

Young Eligible parents may need assistance with childcare costs to access education/training or employment. In the event of a young person requiring childcare provision, the SW/ Personal Advisor will ensure, together with the young person, that appropriate provision is explored. If this provision is not available free to the young person, an application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Counselling

If a young person needs any financial support to access suitable counselling, this will be agreed in the Pathway Plan. The funding and arrangements for this will normally be through the Health Service via the local [**ICB**](http://trixresources.proceduresonline.com/nat_key/keywords/clinical_comm_groups.html), but in circumstances other than this, Children and Young People's Department will be financially responsible and an application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Health

Young people are entitled to quality health care. Any costs outside of the Health Service's responsibility may be met by Children's Specialist Services and an application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Cultural/Religious Needs

All related costs will be agreed in the Pathway Plan and met by Children's Specialist Services.

Special Needs

Any special needs should be identified through the Needs Assessment/Pathway Planning process. Agreement to meet the cost will be according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Charges

Young people with capital exceeding £3,000 will have their weekly allowance reduced by £1 for every £250 over £3,000 up to a maximum of £8,000. Young people with capital exceeding £8,000 will not be entitled to payment of maintenance allowances (criminal injuries payment disregarded).

Bank Account

**All young people will be encouraged to open a bank account, whilst looked after**.

Eligible Young People living with Partners.

Children's Services remains responsible for young person's maintenance.

Young People in Detention and Training

Young people accommodated in a Youth Offenders' Institution will receive a pocket money allowance of £20.00 per month (to be agreed with the relevant establishment).

**5. Payments to Eligible Children Resident in Independent, Semi - Independent Accommodation or With Parents**

Three principles drive the Children (Leaving Care) Act 2000:

* Young people should not leave Local Authority Accommodation until they are ready and able to cope with the rigours of independent or semi-independent living.
* Young people should be central to the discussions and plans for their future.
* The Local Authority has a responsibility to act as a "good parent" to all young people whether, Eligible, Relevant or Former Relevant and irrespective of formal legal status i.e. [**Care Order**](http://trixresources.proceduresonline.com/nat_key/keywords/care_order.html) or [**Section 20**](http://trixresources.proceduresonline.com/nat_key/keywords/section_20.html) Accommodation.

For these reasons it is important that Eligible children subject to a Care Order do not have a financial incentive to leave the Accommodated System prematurely. Therefore, this category of children who move into semi or independent status should have access to no more or less resources than young people of a similar age who have Relevant status. As a consequence to understand the level of services available to this group of young people (see [**Section 6, Payments to Relevant Young People**](https://wirralchildcare.proceduresonline.com/p_fin_arrang_care.html#pay_yp)).

**6. Payments to Relevant Young People**

Accommodation Costs

Suitable accommodation will be agreed between the Relevant young person and the Department through the [**Pathway Plan**](http://trixresources.proceduresonline.com/nat_key/keywords/pathway_plan.html). Accommodation costs in respect of rent would not be expected to exceed the maximum for private independent tenancies. Rental and support costs for Semi - Independent accommodation will be met in full if agreed through the Pathway Planning process.

Income Maintenance

All Relevant young people who are unemployed, in education or training will be ensured a weekly allowance of the current Income Support/Jobs Seekers Allowance Rate for a young person under 25. Training allowances will be considered as income.

Young people in employment, will, in the event of their income being less than the current Income Support/Job Seekers rate have their income raised to that amount.

Charges

Young people with capital exceeding £3,000 will have their weekly allowance reduced by £1 for every £250 excess income over £3,000 up to a maximum of £8,000. Young people with capital exceeding £8,000 will not be entitled to payment of maintenance allowances (criminal injuries payment disregarded).

Incentive Payments

Relevant young people will be encouraged to attend school, college, training, or employment and will receive a financial incentive to do so. Attendance will be monitored through a process agreed with the young person. For those young people who achieve full attendance, (allowing for appropriate certified absences), payment will be looked at on an individual basis through the Pathway Planning process and may involve a £10 cash payment or vouchers up to the value of £10 per week. If a young person is in receipt of the 16 to 19 Bursary, they will not receive £10 per week incentive as the 16 to 19 Bursary includes an incentive.

Travel Costs

All Relevant young people will be provided with a weekly bus pass to enable them to get to work, school or college. The bus pass will be provided by Education/Children's Social Care or Further Education Colleges' Access Fund. Those receiving the 16 to 19 Bursary will have travel costs met in the Bursary payment. (See [**Appendix 2: 16-19 Bursary Fund**](https://wirralchildcare.proceduresonline.com/p_fin_arrang_care.html#app2))

Educational Material/Books

All Relevant young people who are attending school or college will be encouraged to claim the 16 to 19 Bursary. In the event of this not being available Relevant young people will be provided with the necessary funds to purchase essential items of equipment required to successfully complete the course. The costs will be met by Children and Young People's Department Education or Further Education Colleges' Access Funds.

Essential books and equipment are to be agreed with the [**Personal Advisor**](http://trixresources.proceduresonline.com/nat_key/keywords/personal_adviser.html). Allowance would not normally exceed £250 per annum. An application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Other Education Costs

Whilst in education or training, young people who are required to take part in Field Trips or Residential Courses will be assisted with the cost by Children's Specialist Services, Education or Further Education Colleges' Access Funds if not covered by the 16 to 19 Bursary. (See [**Appendix 2: 16-19 Bursary Fund**](https://wirralchildcare.proceduresonline.com/p_fin_arrang_care.html#app2))

Costs Associated with Contact with Family, Significant Others

Relevant young people who have significant contacts with family or other significant people will have agreed within their Pathway Plan arrangements for these contacts and the costs will be agreed and met by Children's Specialist Services.

Clothing

All Relevant young people will be provided with a clothing allowance of £20 per month to be paid quarterly. The spending of this allowance to be supervised by Personal Advisor and receipts obtained and placed in young person's file along with PPR1 form. In exceptional circumstances the Team Manager, (Pathway Service) may recommend additional payments. Agreement to meet the cost will be according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Hobbies/Leisure/Sport

Relevant young people will be encouraged to pursue hobbies and leisure interests. They would normally be expected to fund these themselves through their maintenance allowance and incentive payments. If, through the Pathway Plan, it is deemed appropriate for a young person to pursue a hobby, leisure, or sporting interest for which it would be unreasonable to expect them to fund themselves, then agreement can be sought for specific funding from the Leaving Care Team Manager.

Driving lessons

Wirral will fund up to a maximum of £475 for driving lessons from a driving instructor that is approved and registered with the [**Driving Standards Agency**](https://www.gov.uk/government/organisations/driver-and-vehicle-standards-agency) as long as the following criteria are met.

* The young person is in possession of a provisional licence (which means they must be at least 17).
* There is a need for the young person to be able to drive to enhance their education/Training or employment prospects.
* There is a Risk Assessment in place written by the SW/ Pathway Worker which indicates the young person understands the responsibilities that are required to drive a motor vehicle.
* Approval has been obtained according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Holidays

All Relevant young people are entitled to an annual holiday grant up to the Fostering Allowance rate to enable them to have a holiday. The appropriateness of the holiday arrangements is to be agreed within the Pathway Plan.

Birthday

Relevant young people will receive a gift up to the value of £50. In exceptional circumstances and in agreement with Personal Advisor, cash may be given.

Christmas

Relevant young people will receive a gift of £50 to help ensure they can enjoy the occasion.

Special Needs

Any special needs should be identified through the Needs Assessment/ Pathway Planning Process. Agreement to meet the cost will be according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Child Care

Relevant young parents may need assistance with childcare costs in order to access education, training or employment. Currently there are various schemes available to support these costs. Childcare will be discussed in the Pathway Planning process and young people will be assisted in accessing all available funding by their Personal Advisor.

If this provision is not available free to the young person, an application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Religious/Cultural Needs

Any additional expenditure required because of their needs will be agreed in the Pathway Plan and met by Children's Social Care.

Young People in Detention and Training

Relevant Young people Accommodated in a Youth Offenders' Institution will receive a pocket money allowance of £20 per month. (To be agreed with the relevant establishment).

Young People living with Partners.

Children's Specialist Services remains responsible for the young person's maintenance.

**7. Financial Assistance Available to Former Relevant Young People**

Former Relevant young people are expected to receive their primary income support from the same methods as their contemporaries. It is recognised that a good parent continues to support their children into adulthood to ensure that the transition to adulthood is as smooth as possible by making up deficiencies in the formal system. Their Pathway Plan and financial arrangements need to ensure that this is a smooth transition with time to make appropriate adjustments.

Former Relevant Young People with Disabilities

Former Relevant young people with disabilities may continue to have needs over and above the needs of other young people. These needs may be the same needs that have already been identified via the Pathway Planning process or may change as the young person enters adulthood. Either way any needs identified through the Pathway Planning process, Community Care Assessment, need to be met.

Financial Assistance for Former Relevant Young People

Former Relevant young people via the Pathway Planning process will be assisted to receive all the financial assistance that their contemporaries who have not been Eligible or Relevant children receive. Where a young person is in placement and is pursuing education or training on reaching 18, then the Head of Specialist Services can agree that financial assistance is paid at the equivalent of the national minimum fostering allowance to ensure that the young person can remain in placement until the completion of their education or training This is subject to the Agreement of carer.

In addition, a social worker or personal advisor can make an assessment which highlights the need for a young person to remain in a CLA placement upon reaching 18, if there is a delay to a planned move to an identified independent living placement (See also '[**Staying Pu**](http://dera.ioe.ac.uk/17711/1/Staying_Put_Guidance.pdf)t').

There will be gaps in those systems that the Children's Specialist Services has a duty to fill. For example, those aged 19 plus in Further Education and not accepted on the course prior to their 19th birthday are not entitled to claim Income Support and will need assistance from Children's Specialist Services. Requests for assistance should be processed via the Personal Advisor and will be dependent on upon the young person engaging fully with the Pathway Planning process.

The Team Manager, (Pathway Team) will recommend the support for Former Relevant young people with financial assistance to ensure their successful completion of training or education. Agreement on the financial support will be according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Assistance can be given for:

1. Accommodation - 19+ in Further Education.
2. Maintenance - 19+ in Further Education.
3. Travel Costs - To ensure that the young person is able to travel to course or training.
4. Education Materials - All Former Relevant Young People who do not have access to funds for this purpose will be given an allowance.
5. Child Care Costs - To enable access.

Birthday

Former Relevant Young People (co-operating in the Pathway Planning process)

Will receive the following:

* 18th birthday £100
* 19th birthday gift of £50
* 20th birthday gift of £50
* 21st birthday £100

Christmas

Former Relevant Young People will receive £20.

Training & Further Education

Former Relevant Young people 18+ in Training/Further Education may be entitled to:

* An incentive payment up to £10 per week.
* Assistance with lunch costs £5 per day.
* Assistance with accommodation costs to live near to training placement.
* Assistance with travel costs.

To be eligible for payments for the above purposes the Personal Advisor needs to demonstrate that all avenues of alternative funding have been researched and seen to be not available.

Former Relevant young people who are not eligible for funds from the [**16 to 19 Bursary**](https://www.gov.uk/1619-bursary-fund) will be eligible to an incentive payment at the same rate as for Relevant and Eligible children and dependent upon the same criteria of full attendance (allowing for appropriate certificated absences) monitored by the Personal Advisor.

Accommodation

**Young People aged 18+** who are in Further Education or Training, Unemployed and actively seeking work, sick or disabled or those on low incomes are entitled to claim Housing Benefit.

**Aged 19+ in FE** they are not entitled to claim Housing Benefit and may need assistance with accommodation costs either from Children's social care or Education Access funds.

**Aged 19+** in Training / Unemployed and actively seeking work/Sick / Disabled or on low incomes are entitled to claim Housing Benefit.

Care Leavers Entering Higher Education

Stage One

All Former Relevant young people applying for Higher Education need to make an application through the student finance system which is designed so that no money is required upfront to start at university. The finance available is a maintenance grant which does not have to be repaid and a maintenance loan and a tuition fee loan which do have to be repaid.

Loans and grants from Student Finance England for living costs are 'means-tested'; this means that the amount that applicants receive is based upon the family income. For young people leaving care then it is highly likely that they will be classed as independent and so will be eligible for the maximum amount of financial support available through the student finance system.

Appointments with the career advisor or Personal Advisor Connexions, linking into the college or school will advise young people on the completion of the application and provide information about university courses. The Foster Carer/ Social Worker or Personal Advisor will also support young people in making the applications.

Many universities have student support officers assisting care leavers in higher education. [**NCAS**](http://leavingcare.org/) has a list of useful university contacts that can assist workers or young people looking into university as an option.

Stage Two

In addition to the financial support provided by Student Finance England, young people should apply for additional bursaries and scholarships. Most Higher Education Institutions will offer their own financial support. This may take the form of a bursary or scholarship; or waiving of fees. The Higher Education Institutions will all have their own eligibility criteria and are often only available to a limited number of qualifying students. Each institution will decide how much support they offer and who they offer it to. Care leavers are often a priority group for universities, so it is worth checking whether you meet the criteria. Bursaries and scholarship do not have to be repaid.

The Prince's Trust

Young people can apply to the [**Prince's Trust**](https://www.princes-trust.org.uk/) for a Development Award. Prince's Trust can provide practical help including financial support. It can also buy equipment for the courses. Tel free on 0800 842 842 and they will put you in touch with the local office and a volunteer will visit to talk about the Development awards.

Educational Grants Advisory (EGA)

They will provide details of charitable organisation that provides financial support for young people entering university. Request for information needs to be in writing to:

Educational Advisory Grants  
Family Welfare Associates  
501-505 Kingsland Road  
Dalston,  
London,  
E8 4AU

Stage Three

All Former Relevant young people applying for Higher Education will be subject to a financial assessment by Children's Specialist Services, which will take account of any criminal injuries’ compensation or inheritance, etc. Young people who receive benefits will be expected to fund their accommodation and living expenses but will ensure that this is fair and equitable with other young people. Disabled and lone parents can claim certain benefits and assistance will be given by the Personal Advisor to access all benefits available.

All Former Relevant young people entering University or higher education equivalent are entitled to receive a one off £2,000 HE Care Leavers bursary from Children's Specialist Services. This may be paid in a lump sum or in instalments, the timings of bursary payments are agreed between the care leaver and the local authority.

Stage Four

If a young person is requesting to remain with their carers whilst completing a Higher Education Course, this will need to be agreed during the Statutory Child Looked After Review Process. The young person will apply for the maintenance grant and a” **Staying Put”** arrangement will be progressed.

Stage five

The social life at university is obviously an important part of the experience and it is recommended that young people should take on holiday work to assist in the payment of their social life.

First year - if there is a short fall between the maintenance grant, student loan and accommodation costs in Halls of Residence Children's Social Care would provide funding to meet costs.

During the second and subsequent years - Children's Specialist Services will top up the maintenance grant and loan if necessary to meet the shortfall up to mid-range rental cost for student accommodation in the area they are living. Through the Pathway Planning process, a budget plan will be drawn up appropriate to needs to cover expenses after first year. This would cover such things as:

* Living expenses.
* Bills.
* Travel.
* Education materials.
* Uniforms.
* Equipment.
* Stationary etc.

Children's Specialist Services may also provide for accommodation costs during vacations through a rent allowance of £60 per week, if the young person stays with their previous foster carer.

A computer will be provided for academic purposes, if required, up to a maximum of £500.

In recognition of achievement in obtaining a Degree, a payment of £100 will be made to Former Relevant young people in Higher Education.

Approval for all the above funding will be according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Non-Education/Training Support

The Pathway Team Manager will have the discretion to make a recommendation to support Former Relevant young people who are in Supported Accommodation who may lose Housing Benefit by gaining employment. The purpose of this support will be to ensure Former Relevant young people are motivated to seek employment. Agreement to meet the cost will be according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Costs for Contacts and Contacts with Significant Others

The Pathway Plan will agree arrangements for contacts and costs will be agreed and met by Children's Specialist Services if the young person does not have the means to pay for them.

Clothing

Former Relevant young people may be assisted in "one off payments". They would make the request via the Personal Advisor or to the Pathway Team Manager. An application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

A record and reason for the decision made will be kept on file (with form PPR1 and receipts if granted) and given to the young person.

Hobbies

Young People should be encouraged to pursue hobbies and interests in their leisure time, this will be discussed in Pathway Planning and agreements will be reached about levels of funding and how to access any available financial resources. An application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Cultural Needs

Any related costs will be agreed in the Pathway Plan and met by Children's Specialist Services if the young person is on a low income. An application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Religious Needs

Any related costs will be agreed in the Pathway Plan and met by Children's Social Care if the young person is on a low income. An application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Health

A Former Relevant young person whose health costs are not met through benefits and the Health Service may apply to Children's Specialist Services for assistance if they are on a low income and cannot meet the costs themselves. An application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

**8. Financial Support for Young People Who Qualify for Assistance under Section 24 of the Act**

Additional Financial Assistance Dependent upon the Young Persons Needs

Young people who qualify for assistance under Section 24 of the Children Act continue to be eligible to claim Income Support and to claim Housing Benefit. It is recognised that on occasions young people face short - term problems caused for instance by delays in the processing of claims. Payments can be made in these circumstances at the discretion of the Team Manager, (Leaving Care Service).

The principles by which decisions are made should be the following:

* Every effort must be made to ensure that formal systems of maintenance have been explored.
* The young person is making the appropriate effort to gain the financial support from the formal system. If it is discovered that a young person has failed to take the appropriate steps then this in itself will not exclude financial support, however any financial support offered should be accompanied by clear expectations placed upon the young person as to what he/she needs to do to.
* The amount of payment should be based on an assessment of what is the minimum required to ensure the young persons, basic subsistence needs are met until he/she are able to access formal systems.
* Requests for money for food should be met wherever possible by worker accompanying the young person to purchase an appropriate amount of groceries (or food vouchers). Cash should only be provided in these circumstances where it is not possible to accompany the young person. In these circumstances receipts should be requested of the young person on next contact, as the best method of ensuring the money is spent as intended.
* Any payments made to a young person must be made in such a way as to ensure that they understand it to be an ad hoc payment. Every effort must be made to ensure that the young person understands that a payment does not automatically mean that any future request would be agreed.
* The amount and the rationale for the payments should be recorded on the young person's file.
* Approval for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls.

Assistance Associated with Employment, Education and Training Up to the Age of 24 years where Connected to a Course of Education or Training

Young people who qualify for assistance under Section 24 of the Children Act will be provided with resources to ensure that they have the financial means to attend work, school, college, or training. The expectation will be that Education/ College Access Funds will be the primary source of finance for education purposes, with Children's Social Care acting to meet any short fall.

Children's Specialist Services will help with finance for essential items of equipment required to successfully complete the course. Each request will be dealt with on its own merit. In the case of Education/ Training young people will be supported up to the age of 24.

Assistance to young people subject to Special Guardianship Order

Young people deemed 'Qualifying' because of being looked after immediately prior to becoming subject to a special guardian order will be provided with advice and assistance and the necessary resources to ensure they can attend work, school, college, Higher Education or training, if they request this.

Periodic payments paid to Special Guardians for the maintenance of the young person, under [**Reg 9 of Special Guardianship Regulations 2005**](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/236264/special_guardianship_guidance.pdf), may continue while a young person is in full-time education and training post 18, which should cover the ongoing accommodation and maintenance costs. However, the payments cease if the young person ceases to have a home with the special guardian or the young person enters full time employment or claims benefits in their own right or they are 18 years or over and not in full time education or training.

Therefore, the Pathway Team will assess the needs of individual young people based on what other financial support may be available. Consideration will be given to providing financial support at the same rates as Former Relevant young people, including that provided to Former Relevant young people entering Higher Education.

Care Leavers 16 - 24 in Higher Education, or on a Residential Further Education Course

Children's Specialist Care will help either in cash or in assistance in finding vacation accommodation (or both) for young people in this category.

**9. First Home Grants**

The First Home Grant is a Grant aimed to help young care leavers establish themselves independently for the first time. The Grant can be to a maximum of £3,000. (For new FHG claims from 1.4.2023) The process for identifying need is as follows:

* The Personal Advisor and the young person agree via the Pathway Planning process that the young person is ready for independence.
* Suitable accommodation is identified.
* The Personal Advisor will ensure the young person has sufficient support to ensure the process of purchasing and receiving the items occurs in an orderly and coherent way.
* The Personal Advisor will be responsible for providing receipts and accounting for the money spent.

First Home Grants Procedure

* Personal Advisor to provide a list of essential items needed by the young person with the estimated costing. Personal Adviser to be as accurate as possible regarding the essential items needed.
* Personal Advisor to discuss with Pathway Team Manager or Team Leader.
* An application for funding will be made according to the current departmental policy for delegation of decision making (see [**Scheme of Delegation (Local Resources)**](https://wirralchildcare.proceduresonline.com/local_resources.html)) and budget controls;
* When amount has been agreed, Personal Adviser to complete PPR1 Form.
* Pathway Team Manager to authorise.
* We have 3 payment options for FHG’s:
* Leaving Care Corporate Credit Card (P Card) – PA can use the card to go shopping with their Young Person or can order items online in the office. This is the preferred option.
* BACS payments – Young Person or PA can purchase items in advance and be reimbursed by BACS. PAs should not request payment without proof of purchase.
* Cheque issued from Rock Ferry which can be cashed by PA at Lloyds bank in Birkenhead and used to go shopping with Young Person.
* Following shopping with the young person or ordering items for delivery on-line a receipt form must be signed by the Personal Advisor and young person to show the items have been received- this ensures compliance with Audit requirements.
* Only 1 PPR1 per young person will be dealt with at one time. Further requests for First Home Grant funds will not be authorised until all receipts and/or invoices have been processed and reconciled.

See [**Appendix 1: First Home Grant Form**](https://wirralchildcare.proceduresonline.com/files/app_1_first_home_grant.doc).

**10. Emergency Payments**

The overriding principles of the Children (Leaving Care) Act 2000 is that the local Authority is expected to think and act as a "good parent", No "good parent" would ever allow their child to be either roofless or without food or clothing. Equally, however, no "good parent" would allow their child to consistently manipulate to secure money without addressing the reasons for this and taking appropriate action.

There is a potential tension between the two principles of good parenting. The way to synthesise those principles is to reduce Emergency Payments to the minimum but where it is impossible to avoid, work off the following criteria:

* Wherever possible emergency help should be provided in kind rather than cash e.g., the purchase of food or offer of food vouchers.
* External verification for the need for the support should be sought wherever possible.
* The amount should be based upon what is required to surmount the present crisis.
* Unless there is good grounds to think otherwise the presumption should be made that the young person is presenting an authentic case.
* Wherever possible the young person should be asked to provide proof that cash given was spent legitimately e.g., receipts from the supermarket.

**Appendix 1: First Home Grant Form**

[**Click here to view Appendix 1: First Home Grant Form**](https://wirralchildcare.proceduresonline.com/files/app_1_first_home_grant.doc).

**Appendix 2: 16-19 Bursary Fund**

The 16-19 bursary fund replaces the Education Maintenance Allowance (EMA) and provides financial assistance to children looked after and care leavers in further education. Under the bursary rules the most vulnerable young people, including children looked after and care leavers, are eligible for a bursary of at least £1,200 (pro-rata for courses lasting less than 30 weeks a year). Larger bursaries can be paid if the provider considers this necessary to enable the young person to continue in education or training.

[**The Guide to the bursary**](https://www.gov.uk/guidance/16-to-19-bursary-fund-guide-2020-to-2021-academic-year)sets out how the fund will be administered by learning providers (i.e., colleges etc.). Providers are responsible for identifying young people who are eligible for this payment. Local authorities should provide written confirmation of the young person's current or previous looked after status to learning providers to support this.

The 16-19 bursary fund is not generally paid to people attending higher education or people on waged apprenticeships.

Receipt of a bursary, for vulnerable learner bursaries and discretionary bursaries, is conditional on the student meeting agreed standards set by the school, Academy, college or training provider, for example, relating to attendance and/or standards of behaviour.

Bursaries should be sufficient to help young people meet the costs related to participation e.g. meals whilst attending their course, transport, books and equipment, field trips and other course-related costs and may also be used towards the costs of attending university interviews and open days.

For the purposes of the 16-19 Bursary Fund, the definitions are as follows:

Children in care mean children who are looked after by a local authority on a voluntary basis (section 20 of the Children Act 1989) or who are under a care order (section 31 of the Children Act 1989). The term child looked after is defined by section 22 of the Children Act 1989.

A care leaver is legally referred to as a Relevant child or a Former Relevant child. Care leavers mean:

* Either young person aged 16 and 17 who were formerly looked after for a period of 13 weeks consecutively (or periods amounting to 13 weeks), which began after the age of 14 and ended after the age of 16. In legal terms these children are called Relevant children or Former Relevant children.
* Or a young person who is aged 18 or above who was looked after prior to becoming 18 for a period of 13 weeks consecutively (or periods of 13 weeks), which began after the age of 14 and ended after the age of 16.

(Taken from 2012/13 16-19 Bursary Fund Q&A for Providers and Local Authorities).

**Appendix 3: Standardised Financial Support to Students Attending University**

Income to be considered.

To formulate an individual financial plan the student's income needs to be considered. The income that must be included is as follows:

* Student loan and maintenance grant (note student loans are paid termly).
* University or charity bursaries.
* Employment income.
* Inheritances/criminal injuries compensation.
* Any other income i.e., benefits for some individuals.
* Leaving Care Bursary = £2000 - how this is paid can be negotiated with the student - e.g.; - £222 per term over;
* 3 years (£224 in final term). This bursary is not considered as income for the purposes of the weekly/termly financial expenditure plan.
* A computer up to the cost of £500 can be provided for the student.

Living Expenses to be Considered

(Suggested costs are detailed below for standardisation).

**N.B.: there may be additional costs for some students or courses which should be considered in addition to this list.**

Rent

This will be different depending on cost of halls, private rent, social housing etc. Rent costs should be shared if this is a shared tenancy e.g.; student living with partner. Some rent in halls may include Utility bills/internet etc.

Council tax

Most students will be exempt but in SOME Cases this may not be. Examples where students are not exempt from Council Tax are foundation course requirement of less than 20 hours, learning in college / education establishment. Council tax in shared tenancy with a working/eligible person / partner will be a shared cost. All Wirral Care Leavers, living in the Borough of Wirral are exempt from council Tax Payments up to age 25.

Suggested costs for calculation purposes on a weekly basis

Term time:

* Food - £30 per week.
* Gas - £10.
* Electric - £10.
* Water - as per amount set by utility provider approx £7 - £9 pw. (To be clarified with young person);
* TV licence - as per agreement usually £5.50 - £6.50 pw. (To be clarified with young person);
* Internet / TV / Phone (may be included in halls package). (Cost to be clarified with young person);
* Mobile phone - as per contract or £5 pw pay as you go;
* Laundry - costs to be obtained from university or no more than £7 pw - (based on 2 loads per week. Unless course involves dirty work therefore costs may be higher);
* Toiletries £3.
* Educational materials £5.
* Travel Pass - if required and subject to local charges.
* Clothing - £5.
* Social activities £10.
* Toiletries / Prescriptions /opticians (if not exempt - try applying for HC1 exemption certificate first) all charges to be claimed as required unless:
  + Regular paid for prescriptions needed (costs to be calculated). £7.80 per script.
  + Additional costs that can be requested on one off basis.
  + Prescriptions, eye tests, dental checks or treatment.
* Travel to holiday accommodation i.e. from university back to Wirral;
* Specialised items required for course over and above educational materials allowance.
* Proof will be asked for to show necessity of item in relation to course of study and/or proof of purchase.

Additional financial support term time should not exceed £600.

Vacation costs

Calculations should be shown termly including rent and living costs.

Any remaining loan at the end of term should be taken into account for living costs during the vacation period, any shortfall in living costs for the remainder of the vacation period will be met by the Local authority (not exceeding weekly sum of £67.41 UC rate) -please make calculations for vacation period less any specific term time only costs (i.e. travel pass - note costs for education materials are still valid as assignments etc still need to be completed during vacation and therefore printing etc is needed).

Vacation accommodation costs will be met by the Local Authority. This is generally at a rate of £60pw if staying with friends/family members or former carers for example. If staying with former foster carers this may be at a rate equivalent to the fostering allowance and skills banding.

As care leavers can now secure accommodation at university for 52 weeks a year if required, they do not have the additional funding to visit carers etc during the holiday period. They may wish to request consideration of some help to pay for some vacation visits away from university in this situation i.e. staying with people at Christmas time or a break during the holidays.

**For further information, see Wirral's Leaving Care Service and Entitlements: Financial Booklet within Local Resources.**