



Children's Social Care

Children & Young People's Guide to
Financial Help and
Support
2024/2025

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The following information explains what financial help you can expect to receive from the Corporate Parenting Service. It includes advice on the benefits available to young people.

It's crucial for individuals to communicate with their Social Worker or Leaving Care Coach to get personalized information based on their unique circumstances. These professionals can provide guidance on available benefits, help with the application process, and offer support as you transition to independent living.

If you have specific questions or concerns about your financial situation, reaching out to your assigned Social Worker or Leaving Care Coach would be the best course of action. They can provide the most accurate and up-to-date information tailored to your needs.

1. The Legal bit (Who is Eligible for Support)

1.1 **The Children Act 1989** remains the general legal framework for young people in and leaving care. More recently legislation has been updated and supplemented its provision.

1.2 **Children (Leaving Care) Act 2000** identify responsibilities of Local Authorities in terms of specific support that needs to be offered to Care Leavers

1.3 **The Children (Leaving Care) Act 2010** extended the types of services and the upper age limits of the young people local authorities were responsible for as corporate parents. The four groups eligible for services include:

- **Eligible child** – A child aged 16 and 17 and currently “looked after”, either on a Care Order (Sec 31 of the Children Act 1989) or accommodated (Section20). To be “Eligible” the young person must have been looked after for a period of 13 weeks, or periods amounting in total to 13 weeks, which began after their 14th birthday and ended after their 16th birthday.
- **Relevant child** – A child aged 16 and 17 who have been looked after for at least 13 weeks since the age of 14 and who has left care on or after their 16th birthday. Young people who have a planned move back to a parent (s) or someone with parental responsibility. After the first 6 months period the young person becomes a Qualifying Child.
- **Former relevant child** – A young person over 18 who was previously ‘eligible’ or ‘relevant’ Local Authorities support this group at least until the age of 25 unless the young person has stated in their Pathway Plan that they no longer need a service from LBWF post their 21st birthday.
- **Qualifying child** – A young person aged 16-21 who left care on or after their 16th birthday and who were looked after for less than 13 weeks since their 14th birthday. Also, a ‘relevant child’ who has returned home for six months or more.

- 1.4 **The Children and Young Person Act 2008** further extended support for young people in and from care. It gives guidance to local authorities on how to support young people in and from care.
- 1.5 **Planning Transition to Adulthood for Care leavers**- This guidance sets out local authorities' responsibilities towards Care Leavers. It includes setting the frequency of visits, higher education bursary and extension of support to young people aged 25 and the option of returning for an assessment up to the age of 25. This policy relates to young people who have been former relevant. Young people classified as Qualifying Children do not meet the criteria for support under this policy.
- 1.6 **Children and Social Work Act 2017 Chapter 16**- requires Local Authorities to extend advice and support services to young people up to the age of 25 years irrespective of being in education or not. Local Authorities are also required to publish a Local offer for care leavers where services which the local authority offers for care leavers are identified.

2 Education, Employment and Training

- 2.1 LBWF acknowledge some of the difficulties that young people encounter in accessing education, employment, and training. To enable you to get the necessary support your social worker and or Leaving Care Coach will do an assessment of your specific needs and do a pathway plan with you to identify your specific education, employment, and training pathway plan. **Once this has been identified you must provide written confirmation** of being accepted at college/university and give us permission to liaise with them to confirm your continuing attendance. It is **important that you provide the written proof of acceptance before you start the course** as we will be unable to back-date additional educational payments unless there are exceptional circumstances that prevented you from providing the information.

3 Financial Help if you are in Further Education, Employment or Training

How long will I receive support with education/employment and training? When does support end for care leavers?

- 3.1 As a care leaver you are entitled to support if you are on a **continuous program of further education**. Young people entering into Higher Education (e.g. degree level) as part of a continued program are entitled to support until they are 25 years of age or the course is completed.

- 3.2 If you are starting employment, then support can be provided for up to a maximum of four weeks.
- 3.3 Please note eligibility for some courses and the ability to obtain financial support may be restricted due to your immigration status.
- 3.4 It is important that you inform us of any income that you receive so that we can make a full financial assessment as part of your Pathway Plan and assess what additional financial support should be provided. All financial support is normally paid direct to your bank account.
- 3.5 Young people who remain in further education (non-advanced) and are not living with their parents or anyone acting in place of a parent, are likely to be eligible to claim Universal Credit when they are 18 years old. The rules state that if they enroll before their 21st birthday, they remain entitled to Universal Credit until the end of their academic year in which they turn 21. The rate of Universal Credit is £71.92 per week; this will be paid instead of a personal allowance.
- 3.6 Treatment of earning- Depending on the type of income or benefits you are getting, some of the money can be ignored when your benefit is worked out. £5 per week of a single person's earnings is disregarded. Anything they earn over 3% per week will be deducted from their weekly amount of benefits. For housing benefits/element if the young person's income is less than or equal to their applicable amount (£71.92 per week for a single person aged 18 – 24 years old) they will get all of their eligible rent paid for in Housing Benefit/element. If their income is greater than that, a calculation will be made to determine their entitlement.

What financial support can I receive if I am in education/ apprenticeship/ training course.

- 3.7 Studying can be challenging and we want to ensure that we get the right support to you for you to do well. The support you get depends on your assessed needs and includes information such as how old you are, the level of the course you will be studying and whether it is full time or part time. It will also depend on your leaving care and legal status. Your Social Worker/Leaving Care Coach will help you to work out what you are entitled to.

As a guide, here's what you may receive from the Corporate Parenting Service:

Further and Higher Education support package

- Annual registration and exam fees
- Weekly incentive payment for education/training of £20 ***only for further***

education

- We could support you with the cost of books/equipment necessary for the course.
- We could support you with travel cost (depending on the distance between your home to college).
- We could support you with purchase of a laptop and MS Office software student package for up to 1 device.
- We could support you with the purchase of essential equipment required for the course.
- We could offer one-off payment for purchase of a college bag.
- We could make annual payment towards purchase of stationery.
- We could cover costs of required education-based field trips; within the UK and consider trips abroad based on needs assessment and course requirements.
- We could consider a discretionary payment to ensure you have adequate clothing for work/college.

3.8 We can offer a book allowance; you would need to provide the course book list with costs and copy of the receipt. In respect of the laptop and MS Office software student package the Local Authority will fund one laptop during the period that you are Looked After and consider an update when you are a Care Leaver.

Where else can I get support from?

The following support and funding may come from your college:

3.9 As a LAC/ Care leaver you are entitled to a bursary of £1200 a year through a 16/19 bursary Scheme. This is subject to criteria set by individual colleges.

Aged over 19 you can apply for a 19+ learner loan. This may get waived by the government if you proceed to university to complete certain courses.

3.10 Access to a learning grant from your university. As a care leaver you could be eligible to access this grant based on your individual circumstance. Your university officer should be able to help you with this. Some universities offer free accommodation and other support packages for care leavers.

Higher Education only

3.11 The higher education funding for Care leavers depends on individual Universities as there is no set rule for financial support. Some Universities provide more support than others.

3.12 The Leaving Care service will support you with accessing higher education support for the duration of the course following an assessment of your needs before your 25th birthday.

3.13 The Leaving Care service will support you with accessing one higher

education degree based on a needs assessment prior to you turning 25 years of age. Any second degree (i.e Masters/ Phd) will be based on a need's assessment.

- 3.14 If you go on to study at university, in addition to any loans and grants you may be eligible for (please see point 3.7), the leaving care service may assist you with the following:
- We will support you with Graduation Ceremony costs.
 - We will support you in getting a Higher Education Bursary.
 - We will support you with a weekly subsistence (this will be paid until you have access to student finances).
 - We will support you in Bursary payment from the service for the degree course only.
 - Vacation accommodation costs (non-term time only and not at the end of the final year of your course) for university students only. Consideration will be given to providing support with accommodation until permanent housing is in place.

If you were previously known to Leaving Care Service, and you are under 25 years of age and decide to pursue a qualification, you will be allocated a Leaving Care Coach who will assess your educational needs and complete a Pathway Plan.

- 3.15 You will be expected to show that you have successfully completed each year of study to qualify for financial support for the duration of the course.
- 3.16 The Service may stop your funding where this is not adhered to.

Where else can I get support from?

The following support and funding may come from your college:

- 3.17 If you are under 19 years of age a bursary of £1,200 a year through the 16 to 19 Bursary Scheme.
- 3.18 Aged over 19 you can apply for an adult learning grant. However, this will affect you if you are receiving benefits.
- 3.19 Access to a learning grant. As a care leaver you should be a priority and able to access this grant from your college.
- 3.20 Visit your Student Support Services and explain you are a care leaver then they should be able to assist you with applying for this and other support.

FAQ's

How and when will I receive the Incentive allowance if I am a University student?

All education packages are yearly allowances. These are split across 3 terms. Payments will be made directly into your bank account and include the Education Incentive allowance. (To access financial support for education you have to provide proof of registration as well as attendance).

Your Leaving Care Coach or Social Worker knows what to do to trigger the package for you so do speak to them to work out how much you will receive. You will need to sign an education agreement form with your Social Worker/Leaving Care Coach and ensure that you attend college/university at least 90% of the time. You also need to keep in regular contact with your Social Worker or Leaving Care Coach.

You will be expected to show that you have successfully completed each year of study to qualify for financial support for the following years.

The Service may stop your funding where this is not adhered to.

The university's Student Support Services should be able to assist you with applying for support if you contact them and explain you are a care leaver.

The following support and funding may come from your university:

3.21 Student loans and grants

Young people going to university are eligible to apply for a tuition fee loan and a maintenance loan from student finance England, the rates for full time courses that starts after 1st August 2016 are:

- Tuition Fee Loan of up to £9250. If you're studying an accelerated degree course, you could get up to £11,100.
For the maintenance rates for 2024/25 academic year, you'll receive up to: £8,610 if you're living at home. £10,227 if you're living away from home, outside of London. £13,348 if you're living away from home, in London.
- The rules on student Loans in the UK are as follows: Eligible full- and part-time students can borrow for the full cost of their course fees, up to £9,250/year (or up to £6,000 a year at private universities), accelerated degree courses can get up to £11,100. This money isn't means-tested, so household income won't affect how much you get. The maximum amounts apply to students from across the UK who study in England.
- A tuition fee loan goes towards the cost of your course, up to a maximum of £9,250 per year – which is the full cost of tuition in most cases – and is paid directly to your university or college
- You might get a grant to cover some travel expenses if you normally live in England but study away from home. If you're a medical or dental student, you might also qualify for help with costs of attending clinical placements in the UK.

- Note: Scottish students get free university tuition. However, students from other parts of the UK do not and Scottish universities charge them tuition fees

You are able to participate in part time work whilst studying at University. Student loans, grants and bursaries are not affected by any earnings.

3.22 Bursaries

Talk to the university's Student Support Service to access any local bursaries or grants they offer. As a Care Leaver, you will usually be a priority. Each University has their own rules about this so it is best to contact them directly to see what they can offer. Your Leaving Care Coach can assist with this.

3.23 National Scholarship Scheme

You can apply for this if you are on a low income. It can assist you with tuition fees and accommodation expenses. You can get further details from your college/university.

What if I have a disability?

Disabled Students Allowance

- 3.25 In addition to the above allowances and grants, you may be eligible for the **Disabled Student's Allowance (DSA)**. This includes students who may have long term illnesses, mental health or more specific physical and or learning difficulties. The amount awarded is based on individual needs and eligibility for the allowance is assessed by Student Finance England.

Welfare benefits for Students

- 3.26 Most full-time students cannot claim income-related benefits (universal credit) but you may be able to claim if you are a single parent, have a partner who is also a student - and one or both of you are responsible for a child or have a disability.

Part-time Students

- 3.27 Part-time students can apply for income-related benefits if they are on a low income and meet the certain conditions.
- 3.28 For further information you can talk to your Social Worker/Leaving Care Coach or the Virtual School for details of any grants you could apply for.

Some helpful websites

www.gov.uk/extra-money-pay-university/university-and-

[collegehardship- funds](#)

www.becomecharity.org.uk/get-information/higher-and-further-education-propel

wwwwww.gov.uk/disabled-students-allowance-dsa

4 Employment and Paid Training (Apprenticeships Support)

What if I am working or on an apprenticeship?

- 4.1 Young people who are employed or attend full-time training or apprenticeships may be eligible for the following support package:
- The transition to employment allowance paid £71.92 weekly until you receive your first salary
 - A one-off grant to enable purchase of suitable interview clothes or work formal casual wear.
 - Maximum 4 weeks public transport travel grant costs to work
 - A one-off payment to purchase specific clothing/uniforms
 - A one-off payment to purchase specific equipment
- 4.2 This support can be paid for four weeks from the start of your employment. You will need to discuss this with your social worker/Leaving Care Coach to access this support and provide evidence of employment/apprenticeship. Unless there are exceptional circumstances it can only be paid once.
- 4.3 You will be supported by your Leaving Care Coach to get support from the Virtual School team to identify apprenticeships to ensure that employers provide work opportunities to a required standard and where the level of pay is appropriate. With both paid and non-paid apprenticeships the level of to be provided by the Service will be determined once a financial assessment of the young person's circumstances has been completed.

Work Experience Opportunities

- 4.4 The service may be able to identify further funding to assist care leavers undertaking identified work placement opportunities, as well as graduate training programs. Access to this funding is by the Employment Team based within the service several days a week.

4.5 Ask your Social Worker or Leaving Care Coach for advice about this.

Over 21 but under 25?

- 4.6 There is now a duty on Local authorities to offer support to young people who was previously unallocated. If you want to return for assistance, get in touch with the Leaving Care Service who could allocate a leaving care coach who will do an assessment of your specific need/s associated with returning to education/employment.
- 4.7 If your case has been unallocated, please come in and speak to our duty worker about Returning to Education/Training. The duty worker should be able to tell you what you need to do and how we can support you.
- 4.8 Your Leaving care Coach will assist you by a Needs Assessment and completing a new Pathway Plan.

Leaving Care Service Duty: -
Telephone 0208 496 6310
dutyleavingcare@walthamforest.gov.uk

Post-Graduate Courses

4.9 Leaving Care Coaches can assist you to identify financial support. The Corporate Parenting Service do not pay for post graduate courses but can assist you with other support, if you are under 25. These requests are expected to be one-off and will be subject to a financial assessment and all other avenues of funding being explored. A Post graduate Loan is available from Student Finance England. Students can apply if they are studying a taught research Master's course.

4.10 You can get up to:

- £8,400 living with parents 2023-2024 Academic year
- £9,978 Living with away from parents outside London 2023-2024 Academic year
- £13,022 Living away from your parents, in London 2023-2024 Academic year.
- £11,427 You spend a year of your course Studying Abroad

For 2024-2025 Academic year- you can get up to:

- £8,610 Living with parents
 - £10,227 Living Away from Parents, Outside of London
 - £13,348 Living Away from your parents, In London.
- £11,713 You Spend a Year of your course Studying Abroad

The amount you'll get is not based on your income or your family's.

The Department for Work and Pensions (DWP) may take account of the loan when working out any benefits you receive.

The loan is paid directly to you. You can use it for your course fees and living costs.

If your course lasts for more than a year, the loan will be divided equally across each year of your course.

5 Incentive scheme for young people who are Not in Education Employment and Training (EET) to access and develop Education Training and Employment (ETE) opportunities.

- 5.1 As a local authority we acknowledge that it is not always possible for young people to access education, training and or employment (ETE). There might be various reason associated with this for example not yet ready for the long-term commitment and the demands that this will put on the young person. It might be that the young person might not yet have the necessary confidence and or resilience to commit to education, however, might prefer employment.
- 5.2 As a local authority we commit ourselves to ensure that we create opportunities for all our young people to access some form of education, training and or employment in accordance with their specific needs. A lot of opportunities have been developed for young people to start expanding their skill sets in accordance with their specific needs to move on to access ETE in future.
- 5.3 To this end we have created an incentive scheme to encourage our young people who are not yet involved in any form of ETE to develop the necessary skill set that will help them to access some level of ETE in future.
- 5.4 To encourage young people to access courses we are offering young people a £20 a week incentive to attend opportunities identified by you, Virtual School and/or your Leaving Care Coach. The following are examples which fall under the NEET incentive scheme.
- 5.5 Your allocated Leaving care Coach and Virtual School representor can assist you with the following:

- internship courses and pre-employment courses
- unpaid traineeships
- unpaid work experience and work based training
- Workshops organised by the Virtual School and voluntary organisations to support you to become ETE ready
- accessing mentorship workshops
- Volunteering opportunities
- Attending the HUB completing pieces of work with your Leaving Care Coach/Virtual school representative out of My Guide as part of developing life skills.

5.6 This excludes bursaries and apprenticeships which attracts financial support.

5.7 We recognise that getting around London is very expensive for our young people; we will therefore pay your traveling costs associated with the course or work you engage with. From January 2024, if you live in London, we will also assist you, to apply to Transport for London scheme half price travel on buses and trams for London Care Leavers aged 18-25 (up until their 26th birthday).

5.8 In order to access this support, you will need to sign agreement giving permission for your allocated worker to liaise with the organizers of the program, if this is done externally.

6 Welfare Benefits and Living Allowances

What about living costs if I am unemployed? What if I am over 18 and a care leaver? What if my immigration status is not sorted? Can I still get help?

Allowances:

6.1 If you are aged 16-18 years you will receive a weekly allowance from the Corporate Parenting Service. The local authority took a decision to increase this to £71.92.

Under 18 yr olds in custody:
£40 per calendar month.

£10 savings monthly.

Birthday and festival money (consistent with current allowances).

Family time expenses for the family to visit (by way of travel warrants).

Clothing subject to assessment and at the team managers discretion.

6.2 If you are over 18 you need to know about **Universal Credit**.

From 13 May 2024, the rules changed for people who get Universal Credit and have to work or look for work as part of their claim.

6.3 Universal credit is a new single monthly payment for people not in work or have a low income or who have children. It replaces the below benefits with one single monthly payment:

- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Housing Benefit
- Income Support
- Working Tax Credit
- Child Tax Credit

6.4 If you have difficulty meeting your housing costs or Council Tax bill the Discretionary Housing Payment (DHP) and Discretionary Council Tax Hardship (DCTH) schemes may be able to help.

6.5 There is a requirement that you must be in receipt of Housing Benefit or getting help with your housing costs through Universal Credit to enable you to receive DHP but there is no such restriction linked to the DCTH scheme.

6.6 It is important that you speak to your Leaving Care Coach who will support you to apply for this online:

<https://www.walthamforest.gov.uk/content/discretionary-housing-payments>. It is important that you inform them that you are a Care Leaver.

6.7 DHP funding can help people with housing costs, including those affected by:

- the benefit cap
- removal of the spare room subsidy in the social rented sector
- Local Housing Allowance (LHA) rates

You may get a DHP to cover housing costs for:

- a rent shortfall

- rent deposits
- rent in advance if you need to move home

Universal Credit:

- 6.8 If you are over 18 years old and unemployed you will no longer be entitled to receive a personal allowance from the Corporate Parenting Services and **will be expected to claim working-age benefits.**
- 6.9 If you are currently seeking employment or you are studying part-time you will be expected to claim Universal Credit from the DWP.
- 6.10 If you are making a new claim for Universal Credit, we will provide you with up to **four weeks discretionary** living allowance whilst you await your first payment.
- 6.11 In some circumstances, this could be extended by a **further 3 weeks** if you can allow us to verify your circumstances with the Benefits Agency.
- 6.12 Whilst we can help you, it is your responsibility with the support from your leaving care coach to make a claim, visit the job Centre and return completed application forms, attend interviews and appointments, and **provide proof that payment has not been received.**
- 6.13 To enable your Leaving Care Coach to support you with your application and check on it progress it is essential that you give consent to the local authority to act on your behalf. Your social worker/leaving care coach will ask you to sign a form giving permission.

7 Sickness and Disability

What if I'm too sick to work and over 18? What financial support will I be entitled to?

- 7.1 You can still claim Universal Credit, however you'd need to make it clear that you have a health condition during the application process. You need to ensure that you have a Statement of Fitness for Work from your GP, which you'll need to show to your Jobcentre Work Coach. This can trigger a Work Capability Assessment and will be carried out by a health care professional from Department for Work and Pensions.
- 7.2 Additionally, if a young person has an ongoing disability or a condition

which affects their daily life they should consider making a claim for Personal Independence Payment (PIP). PIP can be paid in addition to any other benefit or income, and it will trigger the payment of extra premiums, advice can be sought from the Benefits Advisor if any young person is in receipt of or is wishing to claim PIP.

- 7.3 PIP is replaced Disability Living Allowance (DLA) as part of the Welfare Reform Act 2012. The change affects 16 to 64 year olds who are currently receiving DLA or who wish to make a new claim.

For further information see:

www.direct.gov.uk

8 Unaccompanied Asylum Seeking Children (UASC)

- 8.1 Asylum seeking young people within LBWF Corporate Parenting services, usually have equal access to financial support from Corporate Parenting Services as detailed within this guide. However, depending on their immigration status, they may have differing entitlements to public funds which could affect their entitlement to claim welfare benefits and to accessing education related funding.
- 8.2 Most children, who arrive in the UK seeking asylum without a parent or guardian, will be seen by the asylum screening unit and make application for asylum. Commonly they are granted Discretionary Leave for three years, or until they are 17 years and 6 months old, whichever comes first. They then have the opportunity to make an “in – time application” for this leave to be extended, and as long as they do this before their original leave has expired, they will usually have access to public funds, which includes entitlement to welfare benefits.
- 8.3 If the decision on their application to extend their leave to remain is negative, but they make an in-time appeal, they still have access to public funds until all of their asylum appeal rights have been exhausted.
- 8.4 You will receive a weekly living allowance from the Corporate Parenting Service. This will be based on current benefit levels. This will be paid directly into your own bank account fortnightly and will be your main source of income.
- 8.5 For those young people who are refused asylum and/ or have exhausted

all of their appeal rights, they would not have access to public funds, including welfare benefits. At this point your allocated Leaving Care Coach from Corporate Parenting Service will work in partnership with the UK Visas and Immigration Department and Asylum Support Application UK to provide financial support to these young people whilst they are waiting for instructions and assistance in leaving the country.

9 Rent, Accommodation Costs and Council Tax

What about rent and council tax?

I'm not working or studying so how do I pay my rent and council tax?

- 9.1 If you are between 16 and 18 years old we will continue to pay your costs associated with rent if you are living in semi-independent or independent living (except where you are living with a family member or friend under foster care arrangements and or have returned home to a parent).
- 9.2 Knowing how challenging it is for young people to move out on their own there exists good links between Corporate Parenting service and the Housing Department. You will be supported by your Leaving Care Coach to apply for your Social Housing once you turn 18 years of age if you are ready for this stage. This will ensure that a smooth transition plan is in place between moving from your previous accommodation to your more long-term accommodation.
- 9.3 When you are over 18 years you will become eligible to claim the Housing Element of Universal Credit to help meet the housing/rent cost of your accommodation.
- 9.4 If you are seeking employment and/or Universal Credit as a full-time student under 21 years of age or as a young mother, **you will be expected to claim the housing element to meet the cost of your rent.**
- 9.5 When over 18, whilst you are in semi-independent accommodation provided by the London Borough of Waltham Forest you are **expected** to claim the housing element and contribute towards your rent. If you are working and not entitled to the Housing Element or partially entitled, you will still be expected to pay rent which will be based on the full local housing allowance (LHA) rate. This also applies if you are in a Staying Put Arrangement with your former foster parent/s.
- 9.6 Council tax- young people who are aged less than 18 years old are not liable to Pay Council Tax. They are also ignored if living in someone else's household, so will not affect the Council Tax Bill.

9.7 However, once a young person reaches 18 years of age they become liable to register for and pay council Tax if they have their own tenancy. This could also affect the discounts or benefits of the Council Tax Payer, where they are living in someone else's household.

9.8 **Council tax discounts** – there is a single person's Discount of 25 % if only one adult lives in the property, or if more than one adult lives in the property all but one is "disregarded". Students who are on a full-time or qualifying course of education do not have to pay Council Tax.

9.9 The Care Leaver offer has developed better support for Care Leavers who struggle with rent and Council Tax debt. As a result, benefits officers have agreed to use their discretion under the Discretionary Council Tax Hardship scheme to reduce their liability to nil. You will first need to claim Council Tax Support. Speak to your leaving care coach who will assist with this. If you live outside LBWF your leaving care coach will support, you to apply to that borough to reduce your liability to nil. If these arrangements do not apply in those boroughs, then the LBWF leaving care service will support you to pay your council tax.

9.10 Some other young people are disregarded for Council tax purposes and the list below covers the main categories. People with these circumstances will not impact upon the Council tax where they are living in someone else's household. If they are living independently and are the only person in their household, they will get a 50% reduction on their Council tax.

9.11 **Apprentices** – are not counted if employed to learn a job, and, as part of that learning, are undertaking training leading to a qualification recognized by the Qualification and Curriculum Authority (QCA). They must not be earning more than a set amount per week (before tax).

9.12 **Young people in training** - will not be counted if they are less than 25 years old and are receiving approved training funded by the Learning and Skills Council.

Severely Mentally Impaired- people who are severely mentally impaired not counted for Council tax. A doctor's certificate will be required as evidence and the person must also be entitled to disability benefits.

9.13 **People in Prison**- Prisoners who are on remand or in prison are not required to pay Council tax. However, people who are imprisoned for not paying a fine or the council tax are required to do so.

- 9.14 **People staying in certain hostels or night shelters** are also exempt. A person whose main or only residence is in a dwelling such as a short stay hostel or night shelter providing communal accommodation for people who have no fixed abode or no settled way of life are not counted.
- 9.15 **Council tax benefits/localised support schemes**- each council is being put in charge of setting the Council tax rates, collecting payments and providing financial support to residents to pay Council tax. Each council is operating their own version of the localised support scheme and in most cases, working age adults on low income are no longer eligible for 100% Council tax rebate as existed under the previous Council Tax Benefit Scheme.

I'm working do I have to pay rent?

- 9.16 If you are working, you will be expected to pay a contribution towards your rent and accommodation costs if you are living semi-independently and, in a Staying, Put Arrangement. As previously stated this will be calculated using the Local Housing Allowance (LHA) rate. Your social worker or Leaving Care Coach will work out how much this may be.
- 9.17 If you are in your own tenancy you are expected to claim housing element of Universal Credit as it is likely you may be entitled to help with your rent and council tax depending on how much you earn.
- 9.18 **Benefit cap** – There is a limit on the total amount of benefits that most people age 16-64 can get and this is called The Benefit Cap and it is dependent on which part of the country you live.

If you are single, the cap for 2023/24 is set at £326.26 a week if you live in Greater London, and £283.71 if you live outside of Greater London. If you are in a couple, the cap for 2023/2024 is set at £486.98 a week if you live in Greater London, and £423.46 a week if you live anywhere else in the UK. If you are a single parent and your children live with you, inside Greater London £486.98 per week and outside Greater London £423.46 per week.

- The benefit cap will not apply if you qualify for Working Tax Credit or get some other benefits. Discuss this with your Leaving Care Coach**

- 9.19 **Short Term Benefits Advances** - is available to people claiming any contributory or means tested benefit. The claimant must have made a new claim and show that they are in financial need whilst waiting to receive

their first payment; they can request a Short Term Benefits Advance payment from the Job Centre Plus contact Centre or an advisor in the Local Job Centre. These are administered by the Department for Work and Pension (DWP). The DWP have made support workers available to attend our HUB to discuss any issues that you might have. Ask your leaving care coach to support you with this.

10 Accommodation Costs during Vacations

- 10.1 Official vacation rent during university and college vacation will be paid for by LBWF Corporate Parenting Services. This applies to all vacations within a course but not any time immediately preceding the first term or any other times within the official term dates when the student's attendance is not compulsory. The amount paid by LBWF Corporate Parenting Services will be for rental charges only, not for food utility costs. Where the amount of rent that the young person is charged is more than the Local housing Allowance (LHA) rates for the area in which they are staying for the vacation. **The local housing Allowance rates are available on line at:**

<https://iha-direct.voa.gov.uk/search.aspx>

Private Accommodation-Rent Deposits:

- 10.2 When you are moving into private rented accommodation, based on assessed need we can assist you with one month's rent/one month's deposit. A request for this to be paid must be made to the Resource Panel (based on a needs assessment that will be undertaken by your Leaving Care Coach), who will consider your request.
- 10.3 **Staying Put Arrangements:** where you are staying with your former foster carer after 18 then we can provide support under the Staying Put Policy. Accommodation costs will be in line with the staying put policy. You will have to contribute your housing element towards this cost.

Care Leavers who have No Recourse to Public Funds:

- 10.4 If you are without leave to remain or access to public funds and/or any other immigration restrictions, then we will provide you with support to meet costs associated with rent and council tax until your status has been determined and as long as you are eligible for public funds.

- **Care Leavers in Custody / Detention**

For those young people in custody/detention, a personal allowance of up to £40 per month will be provided, to cover cost of toiletries, phone calls.

Maternity Allowances

Financial help if you are expecting a child or already have a child

What if I'm pregnant or have a child already and I'm unable to work? What help can I get?

- 10.5 All pregnant women over the age of 16 can get a **Health in Pregnancy Grant**. The money is to help you with your extra cost in the run up to your baby's birth. To qualify for Health in Pregnancy Grant you must: be at least 25 weeks pregnant • have been given health advice from a midwife or doctor to help you and your unborn baby stay healthy during pregnancy, and • usually live in the UK.
- 10.6 **Universal Credit** helps people on a low income, and you will receive an additional amount if you have a child. You can claim this aged 16 or 17 if you are responsible for a child. Universal Credit can be claimed from the day the baby is born if you are 16 and 17 or 11 weeks before the due birth date if you are over 18.
- 10.7 **Sure Start Maternity Grant** is a one-off payment of £500 to help towards the costs of having a child. You usually [qualify](#) for the grant if both of the following apply:
- You're expecting your first child or you're expecting a multiple birth (such as twins) and have children already
 - You or your partner already get certain [benefits](#)
- 10.8 You must claim the grant within 11 weeks of the baby's due date or within three months after the baby's birth. You don't have to pay the grant back and it won't affect your other benefits or tax credits.
- 10.9 **The Healthy Start scheme**, if you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk.
If you're eligible, you'll be sent a Healthy Start card with money on it that you can use in some UK shops. The NHS will add your benefit onto this

card every 4 weeks.

You can use your card to buy:

plain liquid cow's milk
fresh, frozen, and tinned fruit and vegetables
fresh, dried, and tinned pulses
infant formula milk based on cow's milk.

You can also use your card to collect:

Healthy Start vitamins – these support you during pregnancy and breastfeeding.

vitamin drops for babies and young children – these are suitable from birth to 4 years old.

For more information, the Health Start website is www.healthystart.nhs.uk phone number is **0345 607 6823** and you can email them on helpdesk@tiu.org.uk.

- 10.10 If you have been working (even, for example a weekend job) you could be entitled to either Statutory Maternity Pay from your employer or Maternity Allowance from the government. It depends on the length of time you have been employed and the amount of money you have been earning.
- Child benefit can be claimed for once the child is born. If the child does not stay living with the parent however, special rules apply. Please seek advice from the Benefits Advisor in these circumstances. The rate of Child Benefit is £25.60 for the eldest child per week and any other children will receive £16.95. Further information is available at www.hmrc.gov.uk/childbenefit their telephone helpline is 0300 200 3100.
- 10.11 Child Tax Credits can be claimed for a dependent child. This is means tested so the amount that is awarded will be dependent on the parent's income.
- 10.12 Further information, including an online calculator is available at www.hmrc.gov.uk/taxcredits their telephone helpline is 0345 300 3900.
- 10.13 Working Tax credit: You can only make a claim for Working Tax Credit if you already get Child Tax Credit.
- 10.14 If you cannot apply for Working Tax Credit, you can apply for [Universal Credit](#) instead.

Young parents in full-time education

- 10.15 Full-time students who have children are entitled to claim benefits and

help with childcare costs during term-time under the 'Care to Learn' scheme. In order to be eligible you must be under 20 years of age on the day your course begins. You must be living in England and your childcare must be registered in the UK and be on a course in school or sixth form college.

Further information is available from his website: www.dfes.gov.uk/caretolearn. Additionally to this you might also qualify for free childcare please check the following website <http://www.childcarechoices.gov.uk>

- 10.16 Students in higher education who are parents are also able to receive lone parent grants from the student loan company and may be eligible to receive benefits such as housing benefit depending on their circumstances.

Young parents who are working

- 10.17 If you are pregnant or have a child please speak to your social worker, leaving care coach or local benefits agency for advice on claiming benefits.

None of the above

- 10.18 Young parents (under 18) with no access to public funds or unable to claim benefits may be eligible for a discretionary one-off payment of £500 from Corporate Parenting Service agreed through CIC panel. Your allocated Leaving Care Coach or Social worker will present such a request to our Resource Panel Waltham Forest.

11 What other Financial Support is Available?

What other financial help can I get if I need something important that I can't afford to buy out of my weekly income?

Such payments are discretionary and follow an assessment of your needs a request will be presented to Resource Panel for consideration.

Leaving Care Grants

- 11.1 The Leaving Care Grant is available to eligible, relevant and former relevant young people who are moving into independent accommodation. The grant is used to top up whatever equipment from the essential list that cannot be provided by Social Fund. The maximum amount of the

grant is £3,000, less the value of any Social Fund contribution.

- 11.2 This Grant is available to help you equip your first home with essential household items such as furniture, equipment as well as the cost of removal, decoration and floor-covering expenses. This grant will be based on the young person's assessed needs, taking into account the items that are already available to them and those that are included with their accommodation.
- 11.3 The Grant will be administered by your allocated Leaving Care Coach. The young person will be able to choose the essential items that they need within the overall budget. These include:
- Essential item for furniture (eg. Bed, sofa, wardrobe)
 - Essential items of furnishings (eg. bedding, towels, curtains)
 - Carpets or floor covering
 - Kitchen appliances such as fridge, cooker and washing machine and the installation of appliances as necessary
 - Kitchen equipment (eg. Pans, cutlery, utensils, crockery)
 - Contents insurance
 - Television
 - Television license
 - Cleaning products/decorating materials if required
 - Removal costs
- 11.4 You can access this grant up to the age of 21 or 25 when you have completed your higher education and are then ready to move into your own accommodation.

Local Welfare Assistance/other setting up home grants

- 11.5 Your Leaving Care Coach can assist you to apply for a grant through the **Local Welfare Assistance**. LWA is money made available by the Council to help you if you or your family are in such severe financial hardship that you cannot afford basic essentials, especially if there is a risk to health or safety. The funding available includes monies made available by the Government under the Household Support Fund. Available funding is still strictly limited so payments will be limited to the minimum amount necessary to alleviate the hardship.
- 11.6 We acknowledge that it is at times challenging for young people to make a successful transition into adulthood. With this in mind we have developed good links with Local Borough Waltham Forest to access

support for you from the Local Welfare Assistance.

11.7 The fund does not give out cash payments but may provide you with:

- Food vouchers or a referral to the local food bank
- Essential household items to help you set up or remain in your home
- A referral to a local community project to get low-cost furniture
- A referral to the East London Credit Union

11.8 You may be supported if you;

- Are 16 years and over
- Have recourse to public funds
- Have been continuously resident in Waltham Forest for the previous six months, unless you're fleeing domestic violence or leaving an institution
- Have not been housed in Waltham Forest by another local authority
- Are entitled to a qualifying benefit such as;
 - Universal credit
 - Pension credit
 - Housing benefits council tax support
 - Don't have savings you could use to meet the need
 - Are seeking support to pay for an approved item
 - Be willing to join the Credit Union prior to receiving a loan
 - Haven't received a DWP Social Fund Crisis Loan, or a Waltham Forest Social Fund Loan or Grant, within the past 6 months
 - Don't have enough resources to prevent serious risk to your own, or your family's health or safety

11.9 Leaving Care Coaches can also assist in accessing any grants available via other charities, community resources, including housing providers who may offer decorating allowances.

Travel associated with Family Contact, Education and Training

Young people aged up to 18:

11.10 We can provide funding for public transport costs to assist you with keeping in contact with significant others and/or family. This will normally be through travel warrants, a travel pass that can be exchanged at the train/tube office. We may provide a one-day travel card or top up for your

oyster card. Costs will be agreed in advance and will take into account the cheapest route available.

- 11.11 The Corporate Parenting Service will generally not assist you with contact once you are over the age of 18 years. We may make one-off travel warrants, depending upon your circumstances. Please talk to your Leaving Care Coach.
- 11.12 The Corporate Parenting Service may provide discretionary financial support with the cost of travel where it is reasonable and is related to a young person's education or training. This could also be considered when a young person is starting in their first job and still do not have the financial ability to pay for transport to and from work.
- 11.13 The guidelines around travel costs are that the journey must be planned with the young person's Leaving Care Coach, taking into account public transport and fare discounts available, and balancing cost efficiency with convenience.

Birthdays

- 11.14 If you live in foster care (Staying Put) or in a children's home then you should receive this from your carer.
- 11.15 If you are living semi-independently (including supported lodgings) or independently, the Service will pay you the following allowance:

16th birthday	£25
17th birthday	£25
18th birthday	£100
19th birthday	£25
20th birthday	£25
21st birthday	£150

Cultural and Religious Festival Allowances

- 11.16 This allowance can only be paid to you if you keep in contact with the Leaving Care Team.
- 11.17 It is available to you up to 21 years of age. The allowance is £50. You can

have a choice of which festival you receive this for, it may be Christmas or Eid or another important festival for you.

Clothing: 16-18 years

- 11.18 If you are living in foster care or residential then your carers will be responsible for ensuring you have suitable clothing and footwear.
- 11.19 If you live in semi-independent/supported lodgings accommodation, then your weekly allowance is expected to cover purchasing clothing and footwear.
- 11.20 In addition, to this we will pay a yearly allowance of £200 so you can purchase suitable winter/summer clothes and footwear. This will be paid directly into bank account and must be agreed with your Social Worker.

Unaccompanied Minors 16-18 years

- 11.21 If you are new to the UK then the service will provide you with a one-off payment of up to £200. This is in addition to the £200 allowance and is to ensure that you have adequate clothing and footwear.

18-21 and those living at home

- 11.22 The Corporate Parenting Service will not make payments to young people over 18 for the purchase of general clothing. If you are in urgent need, then we can consider making a discretionary payment. Please talk to your Leaving Care Coach about this.
- 11.23 Also, if you are living at home unless there are exceptional circumstances then we cannot issue you with funding for clothes or footwear.

Identity documents

11.24 Corporate Parenting will pay for the following initial documents;

- Birth certificate or copy
- Passport/travel document
- Provisional driving license

11.25 Costs to assist you to become a British citizen will not normally be met by the Corporate Parenting Service. If you want to make a one-off request for this please talk to your social worker or Leaving Care Coach.

11.26 **Travel Documents-** Discretionary financial support for passports and

travel document (that may be required by unaccompanied asylum seeking young people) will only be funded by Corporate Parenting Service where the young

person's Pathway Plan identified a specific need for one. This will usually be where it is a compulsory requirement linked to education or training.

Social activities and leisure

11.27 We want you to be able to enjoy your hobbies and leisure activities as much as you can. If you live in semi-independent/supported living or independently then LBWF have made a commitment; to young people up to the age of 25 to provide access to a local leisure center for up to three months. This will be reviewed after the first three month's to ensure usage and this will then be extended.

11.28 Membership will only be supported at the rate of the Local Authorities provision.

11.29 If you live outside of Waltham Forest then we will purchase a three month pass so you can access the relevant Local Authority leisure provision. This will be reviewed after three months to ensure usage and this will then be extended. However, this will be assessed and included in your Pathway Plan.

Savings

11.30 If you are 18 and over during your time in care, we may have contributed towards your future by saving a small amount for you. You may also have been eligible for the governments ISA for young people in care.

11.31 You can access these savings at 18. Please ask your Social Worker/Leaving Care Coach what savings you are entitled to and how you can receive them.

11.32 We would not normally encourage payment of savings until you are settled in your permanent accommodation.

12 Emergency Support

What happens if I have an emergency?

- 12.1 We can only provide emergency financial support where you can show us applications have been made and refused by other services, i.e. Department of Works and Pensions, Local Welfare Assistance Services and College/University hardship funds.
- 12.2 The amount and type of support will be based upon your individual needs and circumstances.
- 12.3 Emergency payments include defaults on requirements made by DWP and lost money.
- 12.4 The support will usually be food vouchers.
- 12.5 Cash payments will only be given in exceptional circumstances and these requests will be considered by the Resource Panel.

Additional needs

- 12.6 Becoming an adult can sometimes mean you have a crisis in your life that you may need some financial assistance with. This can range from losing your keys to support with funeral costs or clothing following the death of a close relative.
- 12.7 If you let us know what the situation is we will consider ways of supporting you making sure that you get assistance. Speak to your leaving care coach.

What happens if I go into custody or hospital?

- 12.8 If you are aged between 16-18 years and go into custody, then we will not provide you with the same level of financial support as when you were living in the community. This is because you generally have all your food and accommodation costs met.
- 12.9 We can, if you have no one assisting you, provide you with the following;

- Living costs: up to £40 per month depending on assessment
- Contact costs: up to £10 per month depending on assessment

12.10 If you are 16-18 and detained in hospital, we can provide you with a personal allowance of £10 per week and you will be eligible for the clothing, birthday and festival allowances.

12.11 If you are aged between 18-21 years, we can only assist you in exceptional circumstances. Discuss your circumstances with your leaving care coach or the duty leaving care coach.

Young people living at home

12.12 Young people who were previously accommodated under Section 20 of the Children Act 1989 and have had a successful return home for six months or more revert to legal status 24 of the Children Act 1989 (qualifying child). This means that they are then able to access the benefits system (or their parents can claim for them).

12.13 If you have returned home then your parents will be responsible for your overall financial support.

12.14 Request for additional financial support from the Corporate Parenting Service can be considered. However, all welfare benefit entitlements must have been claimed first.

12.15 Any support that is provided will be as a one-off payment or for a period of no longer than four weeks to enable benefit applications to be made.

12.16 If you are subject to a Care Order and placed with parents you will be entitled to all the allowances in this document with the exception of the living allowance, clothing allowances and accommodation allowances.

12.17 If you are a relevant child (asks your social worker) you will be entitled to an allowance for a 6 month period or when you reach your 18th birthday which is the shortest period of time. Thereafter, entitlements will be the same as former relevant young people based on your assessed needs.

12.18 In most circumstances young people who are over 18 years old and living

with their parents will have full access to benefits if they are not in employment.

They can claim job seekers allowance if they are unemployed and available for and actively seeking employment.

12.19 If the young person is in education their parents will be eligible to continue to claim Child Tax Credit and Child Benefit for them until the end of the academic year in which they reach their 21st birthday.

12.20 Young people will not be eligible to claim Housing Benefit/Rent element to help them to pay rent where they are living with their parents or another close relative.

Qualifying young people

12.21 If you are classed as a qualifying young person, then any financial support will depend on your assessed needs. Come and talk to us. We will allocate a Leaving Care Coach who will assess your needs and advise you accordingly.

Remember – if you don't see what you're looking for; please ask your Social Worker or Leaving Care Coach.

Please note: All of the above financial support available from the Corporate Parenting Service is subject to change.

Where possible we will give reasonable notice of any changes to our Finance Guide. If you are unhappy with a decision or wish to request a reassessment of your financial circumstances, then please contact your Social Worker or Leaving Care Coach in the first instance.

Appendix 1

Quick guide on payments and grants available to care leavers aged 18+ 24 years old living in semi-independent accommodation. Where possible all payments will be made directly to your bank account. Rates will be paid in line with benefit changes.

What's it called?	Who Can Get It?	How Much? How Often?	Other notes
Living Allowance	16 -18 years Full-time students who are not entitled to claim Income Support and YP/Asylum seekers - NRPF – No recourse to public funds	£71.92 every week. Paid weekly	Does not include young mothers who can claim Income Support and those students under 21.
Living allowance while making a fresh claim for benefits	All care leavers seeking employment or training and young mothers who are eligible to claim benefits.	£71.92 per week, paid fortnightly for 4 weeks	Young person must provide evidence of making a fresh claim for benefits. Further payments are discretionary depending on circumstances.

What's it called?	Who Can Get It?	How Much? How Often?	Other notes
Higher Education Support Package	18 -21 Care leavers. 21-25 returning care leavers	(£2000 bursary). Paid in three installments	Payment of rent allowance for students during vacation/holidays
Employment Support Package	Care leavers who start a new job or training scheme	£71.92 Allowance for a maximum of 4 weeks - Plus Payment towards travel cost. for a maximum of 4 weeks One-off clothing and equipment. .	Only available when starting a new job or training scheme

<p>Incentive scheme for young people who are NEET.</p>	<p>Care Leavers who are NEET and struggle to make transitions into education, training and employment.</p>	<p>Incentive of £20.00 a week if you are able to demonstrate you are engaging with some level of prep. work to develop the necessary life skills and resilience to start getting involved in ETE. You can also claim this incentive if you are able to evidence that you are engage in an activity/training towards supporting you in accessing education, training and or employment.</p>	<p>Your allocated Leaving care Coach and Virtual School representor can assist you with identifying these:</p> <ul style="list-style-type: none"> • internship courses and pre-employment courses • unpaid traineeships, • unpaid work experience and work based training • Workshops organised by the Virtual School and voluntary organisations to support you to become ETE ready. • accessing mentorship workshops • Volunteering opportunities • Attending the HUB completing pieces of work with your Leaving Care Coach/Virtual school representor out of My Guide as part of developing life skills.
<p>Leaving Care Grants</p>	<p>Care leavers who are moving into their own tenancy which is unfurnished.</p>	<p>£3,000 - Claimed when you have signed your tenancy</p>	<p>There are several ways in which the grant may be paid: cheques to supplier by LBWF, Argos Vouchers, and Tesco Vouchers. LBWF Debit</p>

		<p>agreement to purchase essential furniture and equipment.</p> <p>Payment cannot be paid directly to young people.</p>	<p>Card (We only use the Prepaid card now – Master Card) Or Reimbursement once original receipt is produce. Your Personal Advisor/Social Worker will accompany you to purchase items.</p>
Graduation ceremony Costs	Care leavers who graduate at University	Reasonable costs up to £150.	
Passport Fees	Care leavers without a valid passport.	Current fee and post office check fee and postage. Cost of suitable photographs.	Does not include any other costs associated with obtaining British citizenship in order to be eligible to obtain a passport.
What's it called?	Who Can Get It?	How Much? How Often?	Other notes
Provisional Driving License Fee	Care leavers who require a provisional license to provide photographic identity.	Current Fee and postage. Cost of suitable photograph	Young people are responsible for all other costs associated with driving such as TAX, MOT and insurance.