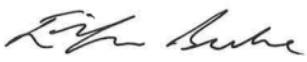
Cheshire West and Chester

Children's Social Care
Financial Procedures for Care Leavers

POLICY/PROCEDURE APPROVAL			
Approved By	Eifion Burke	Position	Head of Service, Permanence Service Children's Social Care
Signature		Date Approved	Jan 2025
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POLICY INFORMATION SHEET

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Part A Summary Information

1 INTRODUCTION

1.1 In Cheshire West and Chester supporting our young people in care to prepare and transition into adulthood is a priority. All young people in our care and who have left our care should expect the same level of care and support from their Corporate Parent as any reasonable parent gives their children.

1.2 Children and Young People who are in the care of Cheshire West and Chester (CWAC) are encouraged to learn appropriate life skills to assist their preparation for leaving care and transitioning onto independence. A key skill for young people when making this transition is learning how to manage their own finances, thus it is essential that young people, officers, and partners have a clear understanding of what financial support the local authority provides. The eligibility of care leavers will determine the level of financial support that the local authority provide. Please see page 8 (Definitions of a Care Leaver) for further detail on eligibility.

If after reading this document, you are unsure what level of eligibility you/ the young person has as a care leaver you can check a care leaver status using the below link.

Am I a care leaver? - Coram Voice

2 AIM OF PROCEDURE

2.1 The aim of this procedure is to set out the nature and level of financial support CWAC will provide to enhance the life chances of young people leaving our care to assist them to make a successful transition to adulthood.

2.2 CWAC recognises that an early emphasis on financial literacy and financial capability is essential to ensuring that children and young people leaving our care are given a solid foundation upon which to build their lives and have a clear understanding of what financial support they may be entitled to from their corporate parent

3 FINANCIAL PLANNING

3.1 Every young person leaving the care of CWAC will receive an assessment of their needs, including financial needs. This is called a Pathway Plan and will be completed by the young person's Social Worker and/or Personal Advisor. That assessment will cover all aspects of the young person's transition to adulthood including health, education,

training, employment, and financial needs. Following completion of the Needs Assessment (Pathway Plan part 1) as it is called, a plan (Pathway Plan part 2) will be prepared within 28 days. The pathway plan part 1 and part 2 is reviewed at a minimum level of every 6 months.

3.2 CWAC will provide all 'eligible' and 'relevant' young people with a financial package of support which will be at least equivalent to the prevailing universal credit benefit rate. This will include the provision of a suitable and appropriate placement/accommodation (including the provision of foster or residential placements where maintenance is included) or the financial means to secure other forms of accommodation such as supported and semi-independent accommodation (up to the young person reaching age 18).

3.3 The Pathway Plan should include how a young person is being supported to give them the best foundation for their adult life both in equipping them to manage budgeting and in the financial provision made. In all cases, allowances will be based upon the assessment of need and be set out within the young person's individual Pathway Plan. That plan must highlight any conditions for payments including how payments will be made, the frequency of payments and when the financial plan will be reviewed. At times, payments may be restricted, supervised, or suspended dependent upon the young person's ability and their willingness to support the agreed pathway plan.

3.4 All young people MUST supply their bank or building society details to their worker so that these can support the electronic payment and management of financial support through CONTROC, within Liquid Logic. For all young people aged 16-18 who are moving into a supported setting (For example group home, semi-independence setting) staff must ensure that the young person has a suitable bank account set up to allow payments to be made.

4 Definitions of Care Leaver Status

Eligible Care Leaver

- Aged 16 or 17
- Looked after by Children's Services for a period of 13 weeks since the age of 14 – with some of the 13 weeks being after your 16th birthday
- Currently looked after

Relevant Care Leaver

- Aged 16 or 17
- Looked after by Children's Services for a period of 13 weeks since the age of 14
- Looked after for a period after your 16th birthday
- No longer looked after

If you have returned home to your parent(s), you will continue to receive support for a period of six months. If you turn 18 during this six-month period, you can then receive support as a 'former relevant' young person during the remainder of the six months. If this six-month period ends before you turn 18, you will then be considered for support as a 'qualifying care leaver'.

Former Relevant Care Leaver

- Aged between 18 and 25
- Previously eligible and/or relevant

If you have previously been an eligible or relevant care leaver and returned home to live with parents and have lived there for over 6 months, you are considered for support as a qualifying care leaver rather than a former relevant care leaver.

Qualifying Care Leaver

- You are at least 16 but under 25 and:
- You were looked after immediately prior to the making of a Special Guardianship Order which was in force when you reached 18; or
- If at any time after you reach the age of 16, you are no longer looked after, accommodated, or fostered; or
- You were privately fostered and assessed to be in need

As a Qualifying Care Leaver, you can access advice and assistance based on a needs assessment completed by the Supporting Independence Team. Any financial assistance is dependent upon this assessment of need.

Please refer to the Cheshire West and Chester Care Leaver Offer for an overview of all services and support that is available to care leavers under the above criteria at: https://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/Care-leaver-offer

5. SIMPLE SUMMARY – ENTITLEMENTS AT A GLANCE

Important Notes:
Each young person's pathway plan must be explicit and clear about the expectations of financial contributions to ensure that the young person fully understands their entitlement and what support they can expect from us as their corporate parent based on the above eligibility criteria.
Where there is discretion that can be applied, the care team (for under 18s) should be working together to decide what is appropriate to support developing independence. Needs such as clothing provision should be considered ahead of changing seasons or moves and included in updates of the pathway plan for clarity and transparency.

It is particularly important that for Relevant care leavers expectations of support, including financial support, are set out clearly in the plan. If Children's Social Care is considering closing involvement for a Relevant Care Leaver, then prior to closure, the worker must ensure communication about the care leaver offer, and choices available have been explained and understood, including how to get in touch for further advice, guidance, or support.

The 4 tables below cover:

- Setting Up Home Grant
- Most frequent Payments
- Education, Employment and Training support
- Birthdays, Festivals, Clothing and Holidays

	Amount (from April 2025) unless otherwise stated	**Eligible care leavers**	**Relevant care leavers**	**Former relevant care leavers**	**Qualifying care leavers**
Setting Up Home Grant for the home only. Available up to age 25, but not for the same item type twice	From 4/3/24 up to £3,000, discretionary and for essential items	Yes, in preparation for moving into own tenancy. Agreement with allocated worker on items needed and can spend when in semi-independence if items will move with young person.	Yes, in preparation for moving into own tenancy. If at home for less than 6 months.	Yes, when moving into own tenancy or with a partner (see below). Young people should be in touch with their personal advisor and agreement of allowance confirmed in pathway plan.	In exceptional circumstances. See below (12.11) for details.

Most frequent payments					
	Amount (in April 2025) unless otherwise stated	**Eligible care leavers**	**Relevant care leavers**	**Former relevant care leavers**	**Qualifying care leavers**
Maintenance Payments Equivalent to Universal Credit	£71.93/wk. This will change in line with national benefit changes.	Yes (only when in semi-independent living or dispersed tenancy)	No (Discretion may be applied subject to needs assessment)	No (except for a brief period (2 weeks) whilst waiting for UC to be paid, discretionary)	No
Utilities support.	As standard CWaC will pay £50/week until transition from 8 weeks before a planned move. Any more is negotiable within pathway plan, need evidenced.	Yes (If in semi-independent provision, no money is to be taken off young person as contribution towards accommodation / utilities. For those in dispersed tenancy programme any payment is to cover utilities, water etc and consideration of individual needs will be considered)	No	No. Note: young people in Staying Put are expected to contribute to the home through their own earnings. Negotiated between them and carer and to be included in their pathway plan.	No
Rent		Yes (In dispersed tenancies, CWAC is the tenant and is liable for the rent). *The young person must work with landlord to sign tenancy as soon as possible after their 18th birthday.	No (If they are no longer, in care, they are supported by parents or relatives with parental responsibility).	No (Housing Benefit/ employment income pay for) Except for those living away at university or college. Up to 25. Includes vacation time accommodation costs.	See below for criteria i.e. linked to full-time education vacation time accommodation costs.
Council Tax		N/A	No	Yes, up to age 25 (see 8.3)	No
Mobile Phone	£30	£30 plus top-up payments will be provided for a basic phone For mobile phones that are SMART an assessment of need must be made within pathway plan.		No, a basic phone may be provided at the discretion of the Team Manager to support safety or securing housing. £30.	No
Family Time financial support	Discretionary funding for travel and/or activities.	Residential/foster care – costs included in contract up to 20 miles. 20+ miles away, we will consider financial support. In semi-independence / dispersed tenancy: negotiate sustainable plan, considering use of their weekly allowance with additional funding for special activities or longer travel.	Consideration could be given to support sibling or wider family time. Any financial support will be subject to needs assessment, taking individual circumstances into account,	No	No

Education, Employment and Training Support					
	Amount (in April 2025) unless otherwise stated	**Eligible care leavers**	**Relevant care leavers**	**Former relevant care leavers**	**Qualifying care leavers**
CWAC Educational Incentive	£15/wk.	Yes – ONLY IF: no other education cash incentives being received and only up to 21st birthday for all.			No
CWAC Training Incentive	£15/wk.	Yes, if in training programme, volunteering, up to age 21 ONLY IF: no other cash incentives being received. Also, applicable if in employment or apprenticeship and still qualifying for UC.			No
Subsistence costs, uniform and travel passes whilst in Education, training or in employment.	£4.50 per meal, max 1 a day, only on days of full-day attendance.	Yes, if not otherwise provided. And ONLY if still eligible for Universal Credit.		Excluding for Higher Education. Excluding for Employment, if take home pay is over £100 a week. Yes, in education/training, ONLY IF no student loans or other bursaries.	The local authority may in exceptional circumstances consider discretionary payments.
University (or other Higher Education[1]) bursary for courses 2 years and over.	One-off payment of minimum £2,000 paid over duration of the course. Usually paid as £500 a year and £500 at graduation. For those in 3–4-year courses, can be increased to £3000 subject to assessment by allocated worker and management agreement.	Yes, if applicable	Yes, if applicable	Yes Discretion may be applied for those on 1-year courses, such as HNC level 4, where up to £500 will be offered. The same discretion applies for those completing courses over 3 and 4 years.	No. The local authority may in exceptional circumstances assess that financial support is required. Senior Manager oversight is required.
Higher Education Accommodation	First 50% of the rent	Yes, if applicable. Student loan is to be applied for to fund accommodation and living expenses.			No
Course related expenses	Not applicable	Discretion may be applied for all care leavers to support financially with course related expenses, this will be subject to assessment by the allocated worker.			
Support into employment	Maximum £100	Clothing, resource, and travel expenses to facilitate interview attendance.			No

NB. The definition of Higher Education is defined in the higher education bursary regs 2009: *For the purposes of section 23C(5A) of the Act, higher education means a course of higher education that is of **at least two academic years' duration** and is designated by or under regulations made under section 22(1) of the Teaching and Higher Education Act 1998(1) on the date on which the former relevant child starts the course*

Birthdays, Festivals, Clothing, Holidays and Trust Fund					
	Amount (in April 2024) unless otherwise stated	**Eligible care leavers**	**Relevant care leavers**	**Former relevant care leavers**	**Qualifying care leavers**
Birthday Money 16th, 17th, 18th, 21st:	£265* *This will be adjusted in line with fostering policies/ amounts.	16th and 17th, if in semi-independence. *1	Yes, for 17th birthday. For young people who are not actively engaged in their plan or 'In Touch' £50 at the discretion of Personal Advisor with oversight of Manager can be agreed.	Yes for 18th and 21st birthday. For those not actively engaged in their plan or 'In Touch' £50 at the discretion of Personal Advisor with oversight of Manager can be agreed.	No
Birthday Money: 19th and 20th	£30	N/A	N/A	Yes, if engaged with pathway plan or actively 'in touch.'	No
Festival money (e.g. Christmas or Eid).. From festival after 16th birthday.	£265* This will be adjusted in line with as fostering amount. Max once a year	Yes	Yes Subject to on-going pathway planning agreement; details should be included in pathway plan.	Yes For those not actively engaged in their plan or 'In Touch' £50 at the discretion of Personal Advisor with oversight of Manager may be agreed.	No
Clothing.	*maximum* clothing allowance is £300 every 6 months. Initial clothing allowance for Separated Migrant Children is £150, which will be deducted from annual maximum.	Yes – discretionary, agreed with allocated worker. In semi-independence and dispersed tenancy there is a need for the higher rate (noted in Colum 1).		No	No
Holiday Funding support	Max of £500 per trip	Discretionary contribution can be considered, based on assessed financial needs, not 100% of costs.		No	No
Trust Fund applications	Up to £400 in a 12 month period, subject to availability and application.	Yes		Yes	No

PART B – Details of Standard Financial Entitlements

6 MAINTENANCE PAYMENTS

6.1 The minimum level of maintenance payments made to eligible and relevant care leavers until they are 18 will be the equivalent of the prevailing level of national benefits, such as universal credit, Job Seekers Allowance etc. Those young people not engaged with education, training or employment will only be entitled to receive the minimum level of maintenance allowance.

6.2 It is expected that each young person applies for Universal Credit (UC) as soon as they turn 18, unless they have sufficient earnings or savings rendering them ineligible for benefit entitlement. CWAC recognises there may be a need to continue to pay maintenance payments until Universal Credit claims are received, which can take a few weeks. This is discretionary and does require that the young person has put in their application for benefits and is completing all actions requested of them by Department for Work and Pensions (DWP). Examples of this may be attendance at appointments to progress the claim, sending relevant information to DWP. Allocated case workers will support to ensure that young people can complete these actions. Where a young person is not engaging in the 'claim' process the Council may take a decision to end maintenance payments.

6.3 A young person is expected to apply for Universal Credit, if not in employment, education, or training to ensure their Housing Benefit can be set up as soon as they have a tenancy. The rent for the property is paid directly by DWP (Department of Work and Pension) to the young person or landlord/housing provider.

6.4 CWAC supports preparing care leavers for post 18 living and managing to budget within their means. CWAC will work with the young person and semi-independent providers to develop a pathway of financial and budgeting support over their time when they have moved from living in foster or residential care and are preparing for their own tenancy. This planning will continue for any time in a dispersed tenancy. We aim to provide preparation for adulthood financial support prior to young people turning 18 years old, and in the period following securing their own home (in line with assessed needs). We know that our care experienced young people will have varying needs and so engagement in their pathway plan is essential to ensure that targeted support plans can be implemented during these significant transitions. Some young people may require financial support with accommodation post 18 and this will be at the discretion of the Council and assessed needs.

7 EDUCATION AND TRAINING INCENTIVES, excluding HIGHER EDUCATION (see Part C for HIGHER EDUCATION situation)

7.1 Where an eligible, relevant, or former relevant care leaver is engaged with education or training as detailed within their Pathway Plan, they would be expected to claim all available education allowances and incentives. Where, following an assessment of their financial needs, such claims do not result in any additional funding, relevant and former relevant care leavers will be entitled to receive an additional incentive, see page 11. Payments will be paid retrospectively through CONTROC and monitored by their social worker Personal Adviser and only remain whilst the young person continues to attend.

7.2 Many colleges award bursaries to cover uniform, lunch money and travel passes. If these are not awarded by the education provider, CWAC will fund these as detailed and assessed in the pathway plan by the allocated worker. Additional financial support may be provided to ensure that young people can access interviews and have the appropriate clothing and resources, up to the value of £100.

8 ACCOMMODATION

8.1 CWAC seeks to ensure that all eligible and relevant young people are placed within suitable accommodation in accordance with the guidance set out in Appendix 1 and a transition plan for their accommodation post 18 is in place by no later than 17.5 years old. The level of financial support that a young person may need post 18 is set out within 'Entitlement at a Glance' on Page 10 of this document.

8.2 A young person is expected to apply for Universal Credit and Housing Benefit as soon as they have a tenancy, so that rent is paid directly through DWP (Department of Work and Pensions). It should not be possible to accrue rent arrears as affordability should be checked before a property is offered.

Note: CWAC care experienced young people are given priority banding (Band A) for housing from West Cheshire Homes. However, this will be for 1-bedroomed properties only unless in exceptional circumstances in which case the allocated worker will need to work with relevant housing services to ascertain if priority banding can remain in place. It is important to note that any young person who wishes to secure a tenancy outside of Cheshire West and Chester may not be given housing priority by the 'hosting' local authority and so their pathway plan must determine as early as possible how support will be implemented to navigate this and any financial implications for post 18 accommodation

8.3 CWAC pays the Council Tax for all former relevant care leavers from the time they sign for their own tenancy up until the age of 25.

Those who live in CWAC should have automatic exemption and should not receive council tax bills. If for any reason a young person in CWAC does receive a council tax bill this should be provided to the allocated worker who can investigate.

Those who live outside CWAC will need to ensure that on receipt of their bills, around April each year, they send their bill to their Personal Advisor and to LCTeam@cheshirewestandchester.gov.uk. It is the responsibility of the PA to ensure this is processed and paid.

If the young person feels able, we will ask that they also include the payment teams into the email at visits@cheshirewestandchester.gov.uk to support wider networking and financial responsibility. It is the responsibility of CWAC to pay the bill promptly once made aware. It is the responsibility of the young person to send the bill to CWAC (the email addresses above) within two weeks of having received it, and at least a week before any payment is due. If any additional bill is incurred due to overdue payment, the young person should accept responsibility for any delay from them in informing CWAC. Any further support of the young person and any financial need arising for this will be discretionary.

9 CLOTHING

9.1 CWAC will provide financial support for clothing up to the value of £600 per year for eligible and relevant care leavers. This will cease at 18 years old and/or once the young person is managing a weekly budget, which is expected to be from their 18th birthday, when they will either be receiving income from employment, student financial support if at university or Universal Credit. Expectations for clothing allowance are that money is given according to need. This can include money for smart clothing for an interview, a wedding, or a funeral. It can also include money towards clothing for a sport or hobby, or for work if not otherwise provided. Those new into local authority care, particularly if they have been separated migrant children, may need an additional allowance payment on their arrival in Local Authority Care for basic clothing and amenities until a more detailed assessed of need is undertaken.

9.2 The clothing allowance is not to be given at the maximum level without determining need. Moreover, how the money is given is to be planned according to supporting the developing skills of the young person managing money and their longer-term financial intelligence.

9.3 The pathway plan is reviewed every 6 months. Each time it should consider the expected need within the next 6 months in terms of clothing so that allocation of

allowance is planned, and young people are clear of what they can expect during that period. The changes in season, or upcoming plans should be considered.

10 FURTHER SUPPORT

10.1 CWAC is committed to supporting young people leaving care to enhance their life chances and make a successful transition to adulthood. Eligible, Relevant, and former relevant care leavers can, following an assessment of need, request additional discretionary financial support in priority areas set out below. Any additional support provided will form part of the Pathway Plan and, in extreme circumstances, may be temporarily withdrawn where the young person ceases to act in accordance with their agreed Pathway Plan or if there is concern that monies being provided are being misused.

10.2 Areas of priority need include:

- Education, training, and employment related costs e.g. travel, materials, equipment, tuition;
- Health needs (other than those provided by universal services) e.g. optician appointments, glasses, and dental care. CWAC will not finance any procedures considered to be cosmetic, for example braces where there is no NHS recommendation of need.
- Positive social activities such as promoting hobbies and outings;
- Childcare (other than those provided by universal services);
- Deposits and advanced rent on private lettings.
- Mobile phone

10.3 All priority payments will be subject to the discretion of the Team Manager of the Supporting Independence Team within their delegated authorising limits and payments levels will as set within CWAC. For any that exceed the Team Manager's limit Senior Manager approval must be sought.

10.4 As guidance for financial support of items such as glasses and braces, the following principles will be applied:

(i) Health Needs are supported; Cosmetic choices are not funded.

(ii) For under 18s, it is expected that these are free. More expensive options that are an optional choice will not be funded. However, the young person could choose to use some of their own savings to buy a more expensive option.

For those post 18, if they are on Universal Credit, then essential health provision will be free. If they are not on Universal Credit, then they should be able to use their income to

fund essential expenses. If they have no recourse to public funds, or if there are issues in their benefits claim, it will be at the discretion of the Team Manager whether funding is given.

10.5 The funding of mobile phones can be an area of contention. The following principles are applied regarding financial support of mobile phone purchase:

(i) CWaC will identify each year the allowance they will make for a standard phone for young people, depending on the market rates.

(ii) CWaC will not fund phone upgrades to a new phone from a functioning phone.

(iii) CWaC will not fund replacement phones immediately when loss or damage has been caused by the young person whether by accident or deliberately. CWaC may, in some circumstances, support with an upfront payment for a new phone to ensure safety for the young person in having a phone. However, this may be subject to the young person contributing an amount each week from their weekly maintenance payments to the cost of the new phone. Discretion will be applied to identify safety need, learning from the situation and appropriate financial responsibility.

(iv) CWaC do not support data packages for Smart phones for over 18s, except in exceptional circumstances, temporarily, to support housing and career actions. CWaC do not support data packages for Smart phones for under 18s, unless there is no Wi-Fi in the accommodation where they live. In this case, for example in dispersed tenancies, the agreed package will be no greater than that which the young person wishes to continue funding themselves post 18.

If a young person wishes to combine the Local Authority's standard phone allowance with their own money to buy a certain phone, then CWaC is willing for the equivalent amount to be used in this way.

11 CONTRIBUTIONS

11.1 Young people who are post 18, in employment and are living in staying put or other supported settings may be asked by their carers to contribute to the cost of their accommodation from their earnings. This is intended to support with financial responsibility as young people prepare to take on their own homes as adults. This will be subject to a financial assessment and individual to each young person's plan. The amount they pay will be worked out according to the amount they earn and agreed within a review of their Pathway Plan. All planning should ensure that young people in employment retain no less than £100 per week living costs, plus the cost of their travel and subsistence e.g. lunch. If a post 18 arrangement seeks for a contribution from the young person, the Personal Advisor will assess if this is a reasonable request from the care giver/ accommodation and support the young person to make an informed decision regarding any contribution.

12 SETTING UP HOME ALLOWANCE

12.1 The maximum setting up allowance a young person can access is £3000 overall. This allowance is payable to cover the practical needs of care leavers moving into their own home. The maximum allowance payable is reviewed annually. It is recommended that the initial outlay does not use the maximum amount, to allow for items identified once moved in and settling. Some of this money can be used for a housing rent deposit if needed. If storage is needed between moves, then this allowance will need to be used to cover costs. Similarly, if removal costs are required, these need to come from this allowance.

12.2 This is a discretionary allowance and based on need, granting the full allowance in the same financial year will only apply in exceptional circumstances, as it is intended to support suitable living standards from the ages of 18-25. The allowance may be used flexibly to support the young person's continuing Pathway Plan, for example: -

- Young people may want to retain furniture and possessions used by them in residential or foster care placement. In such cases the 'donor' would be reimbursed from the allowance.

- The young person should have access to parts of the allowance through a flexible agreement until the date they reach 25. The amount of their Setting Up Home Allowance is set at the point when they are first setting up their home, i.e. moving into their own tenancy at 18, or after education, Staying Put, custody or Adult Social Care provision. This means that, even if the allowance level has been reviewed and changed in a subsequent year, when a young person asks how much of their allowance is remaining, the answer is according to what the grant was at the time of it first being accessed, not according to any new, higher level.

- Over the time until the young person is 25, subsequent requests for items for which the allowance has already been used once may not be granted, other than for absolute essentials: Bed, cooker, fridge, freezer.

The allowance may be used when a young person, under 18, moves into semi-independent provision provided they are supported to consider carefully what they buy and whether it will be able to be used also in their own tenancy once they move into it. Caution should be applied for this but items such as a TV may be bought at this stage.

12.3 For many care leavers the transition into independence is a phase of their life characterised by unknowns as they navigate the 'adult world'. This should be acknowledged by careful management of the payment of the allowance according to the ability and maturity of the young person in question. Such assessments will be made by the young persons allocated worker.

12.4 Receipts should be saved and a running total of the current outlay of this Allowance must be held on the young person's record AND on a spreadsheet within the Supporting Independence Team records to account for expenditure incurred.

12.5 A young person cannot access this allowance whilst residing with a parent or somebody with parental responsibility for them, except at the point at which they have an offer of their own tenancy and are preparing to move into it.

12.6 The Setting Up Home Allowance will be allocated to all eligible care leavers, however if a young person has been given substantial inheritance, for example, and is not eligible for Universal Credit or social housing, then a smaller allowance may be made available. This will be negotiated with the young person, and at the Team Manager's discretion.

12.7 As much discretion and choice as possible should be given to each young person to be able to make their home as they would wish it and to prioritise according to preference. However, this is to be within a framework that ensures that essential items can be afforded. The Supporting Independence Team has a list of guidance amounts, with maximum spends for some items, particularly those such as a TV. Young people will not be able to choose high-cost options across all essential household items; they may be supported to invest in one or two such as their bed or sofa or can use their money to support an investment above the guidance maximum amounts. This is to ensure the funds are budgeted in the young person's best interests whilst financial maturity is developed.

12.8 (i) Some young people like to spot offers, buy things in sales, or buy items from charity shops. Provided there are no significant concerns about health or safety, such budget management and decision-making is supported. We will strive to ensure that funds can be made available as soon as reasonably possible for such incidents. Officers accessing funds from Setting Up Allowance must ensure that financial procedures are followed and therefore it may not always be possible for funds to be provided to the young person the same day.

12.9 In the event of storage being required for longer periods (e.g. a custodial sentence or period of detention under the Mental Health Act) 'in-house' storage facilities and other funding streams must be explored. In certain circumstances, the option of selling furniture and purchasing new at a later date must be discussed with the young person.

12.10 During the period when assistance with storage is being provided, the young person will retain overall responsibility for the storage of their possessions, regardless of

their circumstances. This includes that they have responsibility for any costs incurred for the storage. Their Setting Up Home Allowance can be used for this purpose if there are no other storage options and if they have some left. The relevant officer must create an itinerary of all items that the young person is asking to be stored on their behalf. The council does not hold liability for any damage or loss of such items if held in a 'sourced' storage facility and this must be clearly explained to the young person and documented.

12.11 For qualifying care leavers, in exceptional circumstances, subject to assessment, the Local Authority may support setting up costs at a reduced amount for those who have experienced a break down in their special guardianship arrangement.

13 COURSE RELATED EXPENSES

13.1 Financial assistance for those attending 6th form and Further Education courses is available through the education provider. All efforts should be made to secure such assistance which may be through grant or loans. The young person should be encouraged to get advice from Connexions and from the college financial department.

13.2 In exceptional circumstances the Team Manager may authorise reasonable costs for eligible, relevant, and former relevant care leavers with respect to:

- Registration and examination fees.
- Specified course equipment e.g. textbooks essential for the completion of the course;
- Specified specialist clothing (e.g. a lab coat);
- Activities required to meet curriculum; and
- Public transport between accommodation and course centre

13.3 Support will only be provided when the criteria below has been met:

- Proof of acceptance on agreed course, plus timetable and proof of attendance must be supplied.
- Monitoring of the young person's attendance each term, in line with pathway planning, by social worker or PA confirms engagement in the course.
- Course equipment, including laptops, textbooks and specialist clothing must be specified in writing as essential for the completion of the course.

Cost for activities required to meet curriculum (e.g. outings) are expected to be paid direct to the education provision.

14 BIRTHDAY GRANTS AND CARDS

14.1 All eligible, relevant, and former relevant young people will receive a birthday card from the Leaving Care Team on their birthdays, unless they have requested not to. On significant birthdays i.e., 18th and 21st, relevant and former relevant care leavers will also receive a birthday grant. The allocated Social Worker or Personal Advisor will be responsible for administering these arrangements. Outside of these arrangements the young person will not receive yearly birthday grants, but they should still receive Birthday cards.

14.2 The birthday grant can be paid direct to the young person as a lump sum or paid in instalments throughout the year (1st April – 31st March).

For those young people who do not engage in pathway planning in line with this procedure, then the amount given at 18th and 21st birthdays may be reduced and the higher rate offered as an 'in touch' incentive.

15 GIFTS AT TIMES OF RELIGIOUS FESTIVALS

15.1 All eligible, relevant, and former relevant young people will receive a grant at the time of a significant religious festival of their choice, e.g. Christmas (Christian), Urdu (Muslim), The Birthday of Guru Nanak (Sikh), Hanukkah (Jewish) or Diwali (Hindu) though the young person may identify with another. The Pathway Plan should identify which festival they wish to celebrate and ensure that grants are provided in suitable time and the details recorded accordingly.

15.2 The festival allowance amount can be paid direct to the young person as a lump sum or paid in instalments throughout the year (1 April – 31 March). Relevant care leavers not actively engaging in their Pathway Plan or not remaining 'in touch' will be purchased a festival gift and card to the value of £50.

16 HOLIDAY ALLOWANCE

16.1 Eligible and Relevant care leavers actively working with their pathway plan, can request financial support to contribute to the overall cost of a holiday. If contribution is agreed, the amount can be paid direct to the young person as a lump sum or paid in

instalments throughout the year (1 April – 31 March). Relevant care leavers not actively working with a Pathway Plan will not be considered able to apply for a holiday allowance.

17 EMERGENCY PAYMENTS

17.1 Young people will be supported to manage their maintenance payments effectively to meet their day-to-day needs. Where relevant and former relevant care leavers request additional support, they should be advised to access Budgeting or crisis loans if they are able to (see www.direct.gov.uk for more information).

17.2 The Supporting Independence Team may, subject to an assessment of need, provide some time limited practical assistance in the form of emergency payments for food and clothing, etc. Where the young person has need of emergency financial support these can be loaned from their usual allowance and repaid at an agreed rate over an agreed period. Should it appear that there are patterns to the request or, the young person consistently is unable to manage their budget, action including formal budget advice and training will be required before any further payments are made.

17.3 In general, young people should always be encouraged to save part of their weekly maintenance to ensure that they can meet the cost of bigger items or have money available in the event of an emergency.

17.4 Any additional support received should be recorded in the Pathway Plan alongside arrangements to ensure improved money management.

17.5 Where an emergency payment is being considered, the following conditions will apply:

- The reason for making a payment and the young person's circumstances must be fully assessed together with the young person's other available means.
- Making a payment should be part of an overall support plan and contract to ensure the young person managers within the agreed levels of maintenance provided for all care leavers.

The amount paid out must ideally be made through CONTROC and recorded on the electronic record immediately so that if further requests are made this information is available to any YPA worker dealing with the request.

18 QUALIFYING CARE LEAVERS – Standard Payments

18.1 As a qualifying care leaver, Children's Services must:

- Provide or pay for accommodation during college or university holidays, if studying full-time away from home, up to age 25.

Children's Services might also:

- Find you somewhere to live in exceptional circumstances.
- Support you by buying the items you need or, in exceptional circumstances, giving you cash if you need it for your education or health.
- Give you a grant to pay for expenses related to your education, training and work needs up to age 25.
- Contribute to living expenses related with your education and training, up to age 25.

These would be at the discretion of the Team Manager.

Part C HIGHER EDUCATION

19 HIGHER EDUCATION ACCOMMODATION

19.1 As part of the local authority's wish to support care leavers going into higher education, former relevant care leavers can negotiate assistance (based on relevant Halls of Residence / local rented accommodation rates) to help subsidise their accommodation costs whilst attending their place of higher education. CWAC expects to cover 50% of the accommodation, provided it is within the level of standard student accommodation in that area. CWaC will pay the first 50% of each year's bills.

19.2 Former relevant care leavers in higher education have access to, and will be expected to apply for, student loans as for any other young person in full-time higher

education. They are expected to request the maximum loan available to them. With this expectation, living costs are not paid by CWAC, and accommodation is supported at 50%, as noted in 19.1. Discretion may be applied by the Team Manager if a young person experiences financial hardship.

19.3 For qualifying care leavers, there is a statutory requirement for CWaC to provide or pay for accommodation for them during the college/university holidays, if studying away from home, up to the age of 25. It is expected that student loans and college bursaries and grants are applied for to fund term-time accommodation and living expenses. Discretion can be applied by the Team Manager to support with such expenses if there is a small shortfall in the awards received, or if an initial interim payment is required before such bursary or a student loan is received.

20 HIGHER EDUCATION - BURSARIES

20.1 When a former relevant young person is attending a course of higher education that is at least two academic years duration and fits the criteria set out within the Teaching and Higher Education Act 1998 (4), CWAC will pay a bursary. Arrangements for paying their bursary will be agreed and set out within the Pathway Plan subject to the following conditions:

- the first instalment to be paid by 31st December of the first academic year or, not more than four weeks after the start of the first year, whichever is the later; and
- The final instalment must be paid before the end of the final year of the course or, not more than four weeks after the graduation ceremony

21 HIGHER EDUCATION - VACATION ACCOMMODATION

21.1 Financial support can be provided for vacation accommodation for former relevant care leavers in Higher Education up to the age of 25 if an assessment of their needs justifies this. This will be to a maximum of the single person rent level for the area where the young person wishes to spend their holiday. There is an expectation that the care leaver will supplement their loans and grants wherever possible by part-time employment. The details of the agreement must be set out clearly in the pathway plan.

21.2 The local authority will only assist in contributing to the cost of one type of accommodation during this time. We will not pay for both rent at higher education accommodation and accommodation elsewhere. Social workers and the young person's Personal Adviser should confirm that the young person is attending higher

education, in order for the criteria for the vacation provision to be met. Proof of such attendance must be obtained from the young person or the education provision e.g. attendance records or coursework marks.

21.3 CWaC will pay for vacation time accommodation for a qualifying care leaver during their time studying at college or university if they are studying full-time and away from home, and up to the age of 25.

22 HIGHER EDUCATION POST 25

22.1 When former relevant care leavers enter higher education after a break post 18, any expectancy or reliance on CWAC financial support and funding needs to be considered prior to a young person accepting their place on the course. When a young person expects to complete their undergraduate degree, or equivalent prior to being aged 25, CWAC would expect to offer assistance as detailed above. When a young person will be over 25 whilst still on this course, then CWAC's financial support will be discretionary. Where a young person has been able to earn from employment before embarking on the course, their ability to support themselves financially, fully, or partially and alongside student loans, will be considered. The young person's ability to gain paid employment in vacations will also be considered. As a Corporate Parent, CWAC does want to support a young person pursuing their interests and career ambitions. However, parity for all and empowering young adults in their own management of their choices and lifestyles is considered. For other post 25-year-olds, there is limited, or no financial support available. It is, therefore, expected that CWaC would not contribute for accommodation costs for any full academic years that start after the person has already turned 25, provided that the person is entitled to receive a student loan for the duration of that time. Discretion may be applied to support the taking up of the course, depending on circumstances.

Part D Further Information for Particular Situations

23 STAYING PUT, POST 18

23.1 Former relevant young people who wish to remain with their foster carer after the age of 18 will be enabled to do so as long as both the carer and young person wish the arrangement to continue. Agreement to Staying Put post 18 years of age must be requested by the allocated social worker via an Access to Resources Referral form and approved by the Service Manager. (Please refer to staying put policy)

23.2 For young people 16+, and under 18, an allowance, per young person, is paid to the foster carers and in addition, the foster carers receive a professional fee. From the young person's 18th birthday, the foster carers continue to receive the standard 16+ fostering allowance; they no longer receive the professional fee. For some young people, those who continue to have significant needs for care and support, an advanced Staying Put rate may be paid. There are two options for this payment:

A) Adults Social Care agreed to pay the additional funding, considering Care Act eligibility. Children's Social Care pay the standard 16+ rate until the young person is aged 21.

B) Children's Social Care agree to pay an enhanced rate considering current additional needs. This may occur for young people who are not Care Act eligible, but at the point of time in question need additional support. Such funding would be agreed by the Senior Manager, with a review or end date specified, no longer than 12 months. The request for this would have been made via Access to Resources Referral. Pathway Planning that takes place at a minimum of 6 monthly, must include reference to review of this payment and the plan following its ending.

23.3 It is essential that the Supervising Social Worker from Provider Services is fully involved in any planning including the revision of the Pathway Plan. Such arrangements may affect a carer's fostering status, and they may require presentation to the fostering panel. It may also be necessary to consider the impact of any new arrangements upon any other children within the home.

24 SEPARATED MIGRANT CHILDREN (SMC)

24.1 Please see the CWAC policy on Separated Migrant Children for a full outline of principles and procedures. Matters in this policy are subject to that policy, which takes precedence.

24.2 In general, separated, migrant children will receive the same levels of financial support as all other children and young people in the care of CWAC.

However, maintenance and accommodation support may be extended beyond the 18th birthday if, due to their immigration status, the young person cannot access universal benefit support or housing provision.

Additional support may be given in the first days, weeks or months following arrival, considering their need at this time and lack of resources such as clothing.

24.3 On arrival, separated migrant children will be supported to get a phone (see Page 10) bus pass, a brio leisure pass and an arrival pack including, for example: adapter plug, prayer mat, Bible, or Qu 'ran and other key religious items. An initial clothing allowance of £150 will be provided for essential items of clothing whilst initial assessments take place to determine longer term status and need.

25 CARE LEAVERS IN CUSTODY/HOSPITAL

25.1 If a young person is on remand or serving a custodial sentence, they will be fully maintained within that establishment and so will not be entitled to a personal allowance. Young people in custody may have the opportunity to earn pocket money/weekly allowance but, where this is not available to them, the Supporting Independence Team can consider paying a small allowance each month equivalent to the Education incentive programme if the young person engages in purposeful, educational, or employment-related activity. Requests for priority payments for items such as clothing and educational equipment will be considered in line with current procedures for other care leavers.

25.2 In order to maintain and facilitate contact with family and professionals it is possible to send stamps and stationery to the young person for their use whilst in custody. Individual institutions will need to be contacted for information about their internal procedure for this and a needs-based assessment made for each young person.

25.3 Assistance with arrangements for release will be considered in accordance with relevant procedures and entitlements will not be impacted upon release if eligibility applies. For example, if a care leaver has served a custodial sentence and did not previously access the full amount of their setting up home allowance, this will be available to them upon release (prior to them being 25 years old) to support with establishing a safe and stable home.

26 PARENTS

26.1 Care Leavers who are mothers or fathers of children will be signposted to specific support services at this significant time for them. This will include the offer of a pre-birth assessment to ensure that any beneficial support for them is identified. They will be supported to discuss with their housing provider, if they have one, the options open to them and any housing needs. If they are not already in their own tenancy, then

their social worker or Personal Adviser will arrange a meeting with a CWaC Housing worker to support decision-making.

26.2 Care leavers under 18 are not entitled to universal benefits, even if pregnant, and there are fewer than 11 weeks before the birth due date. They are expected to be supported by their parent (Corporate or otherwise) financially and with accommodation. DWP may consider benefit applications under exceptional circumstances.

26.3 Care Leavers over 18 who are pregnant are not expected to job search after the point of 11 weeks before the birth due date. Following the birth of the child, they are not expected to job search for the 1st 12 months, from 12 to 26 months, they are expected to engage with their work coach within DWP, monthly from 12 – 24 months, monthly from 24 – 36 months. After the child is 36 months old, the parent is expected to job search for universal benefits to continue.

27 CARE LEAVERS WITH COMPLEX NEEDS

27.1 Eligible, Relevant and Former Relevant Care Leavers with complex needs retain the same entitlement to support under the Leaving Care Act 2000 as all other young people and are entitled to advice and support until the age of 24 (their 25th birthday). This includes the provision of a Pathway Plan and access to all relevant financial support, where funding is not available from benefits or other care packages.

27.2 Those young people requiring residential care or high-level support will have access to benefits and funding through the Adults Services Teams, so they are unlikely to require additional leaving care financial support. There should be no duplication of funding; any community care entitlements from the Adult Services Team override those within the Leaving Care Act 2000.

27.3 With regard to birthday and festivals money, the Pathway Plan should identify how much they are given by their residential care provider, if anything, and CWAC Care Leaver Services would make up the difference to meet the amount other care leavers receive. Similarly, the young person is likely to still need to access their Setting Up Home Grant if they move into their own place with Adult Social Care support, although discretion is to be applied if some provision is made through Adult Social Care.

27.4 CWAC Supporting Independence Team will award an education, employment, or training incentive for those with complex needs up to the age of 21, provided they are not in receipt of such an incentive from any other source.

27.5 CWaC transfer protocol between Adult Services and Children's Social Care, Children with Disability team (CWD) sets out arrangements for financial responsibility and the transfer of such responsibility. that protocol overrides this section if it is different. from their 18th birthday, all costs are transferred to adult services, unless a service manager has agreed a brief period of continuing to cover accommodation and care costs, whether in full or in part, in the context of a planned move on to provision sourced and overseen by Adults Social Care.

27.6 When additional statutory benefits are paid to eligible and relevant care leavers as a direct result of their additional needs, those benefits will be included within the financial section of pathway planning. It is important that the criteria for the payments are understood. For example, if the payments are in recognition of additional transport/mobility needs/costs, then it is expected that the funds are used for that purpose and CWaC does not pay for these. However, they should not lead to any reduction in other payments such as birthday and festival money, clothing allowances or incentives for education, employment, or training.

28 YOUNG PEOPLE LIVING WITH PARTNERS

28.1 If a young person moves to live with their partner, they will continue to receive advice and support from their Personal Adviser, with 6-8 weekly visits and a 6-monthly Review, as they would if living on their own. Assistance in general support with education, health, leisure, social relationships, and employment continues

28.2 Benefits such as Income Support, Job Seekers Allowance or Housing benefit may be affected differently. Financial assistance is still offered as within the framework outlined in this document, except for maintenance and accommodation costs. These will not normally be paid from leaving care funds, as the care leaver and their partner, co-habiting, will have access to benefits.

28.3 A young person living with their partner will continue to receive birthday and festival money, education and training incentive payments, and a university bursary if applicable, as for other care leavers. Similarly, they may access funding to Set Up Home, as other care leavers. The young person will be encouraged to consider that they cannot have Setting Up Home funding for the same items a second time, so they need to be confident in their decision to invest in these items at this time.

29 CRIMINAL INJURIES COMPENSATION AND INHERITANCE

29.1 Where an eligible or relevant care leaver receives income in respect of criminal injuries or from the estate of a deceased person, CWAC will hold these monies in trust until the young person reaches age 18. Immediately following their 18th birthday, all monies held, including interest payments, will be made available to the young person. All young people will be provided with advice, encouragement, and assistance to enable them to choose a suitable savings account within which to deposit all funds. (Please refer to Criminal Injuries Compensation for CIC).

Part E Care Leavers who return home

30 CARE LEAVERS WHO RETURN HOME

30.1 Where, following a statutory review, a young person who has been accommodated under s20 CA 1989 returns to live with their parent/s or a person with parental responsibility, the parent/s/carer will be responsible for the young person's welfare and maintenance. When requested, the Supporting Independence Team can assist the parent in negotiating any financial contribution to be made by the young person towards their maintenance. In this, or any other circumstance in which s20 is withdrawn for the young person to be accommodated, the child will become either a relevant or qualifying care leaver and entitlements follow accordingly. Note: those who return home as relevant care leavers, change to be qualifying care leavers once they have been living back at home for 6 months or more. If they move into their own independent living arrangement post 18 and prior to having been at home for 6 months, then they will be former relevant care leavers.

30.2 If an eligible care leaver returns home and is living there full-time, still subject to a Care Order, under Placement with Parent Regulations, then they remain a Child in Care until their 18th birthday. Entitlements continue as eligible care leavers. If they have been home for 6 months or more by their 18th birthday, the young person will be a qualifying care leaver. If they have been home under Placement with Parents regulations for less than 6 months by their 18th birthday, then they become a former relevant care leaver until having been home for 6 months and then are a qualifying care leaver.

30.3 If a Relevant care leaver is living at home with parents full-time, then during this first 6 months, prior to the change to be a qualifying care leaver:

a) They may be open to another social worker, who will support them and liaise with the Supporting Independence Team for additional support of a PA should they wish it.

b) The Supporting Independence Team (SIT) will work with them to discuss either opening a pathway plan at the stage of closure by another CSC team or remaining in contact with SIT at identified intervals until they have been at home for 6 months or more, or until they are supported into independent living.

30.4 Any relevant or former relevant young person, who returns to live with a parent, or a person with parental responsibility, on a full-time basis, would not receive assistance with the following, for the duration of the period they remain living with this parent:

- Assistance with accommodation costs - CWaC does not pay rent when a young person lives with a parent or someone with Parental Responsibility. This includes properties where a young person may have a separate bedroom but shares communal facilities such as a bathroom or kitchen with a parent or person with parental responsibility for them. Also, CWaC does not pay rent when a young person resides in a property which is owned by a parent or somebody with parental responsibility.

- Maintenance allowance - For young people who return to live with their parents, the parents are expected to claim Child Tax Credits and Child Benefit and the young person is expected to engage in a course of education or training which renders them entitled for post 16 Child Benefit (see for more information on Child Benefit post 16 see www.direct.gov.uk) OR to seek employment. Other benefits may be able to be claimed, and the allocated social worker or PA should advise the parents and young person about this prior to them moving in together. Discretion is to be applied regarding the payment of maintenance payments or other financial support, in the light of the increased costs for the parent, particularly if the young person is not in education, employment or training so Child Benefit is not being received and the young person has no source of income from which to contribute to bills.

- Setting Up Home Grant, except at such time as they are preparing to move into their own tenancy.

30.5 If a Relevant Care Leaver moves to live with a relative who does not have parental responsibility for them, this will need to have been based on a family arrangement with a parent or other person having and exercising parental responsibility. Therefore, this is equivalent to returning home to live with a parent.

30.6 If a former relevant care leaver moves to live with a relative who did not previously have parental responsibility for them, then this is not regarded as returning home to parents and they will continue to be supported as a former relevant care leaver.

Part F Support for those aged over 21

31 SUPPORT BETWEEN 21 AND 24 YEARS (to their 25th birthday)

31.1 Where a young person who was previously entitled to leaving care services resumes a programme of education or training after the age of twenty-one, they can request continuing support from the Leaving Care Service.

31.2 Where a young person has no parental contact or, where the parent does not have the capacity to provide assistance, the Leaving Care Service may, in exceptional circumstances, provide additional assistance in cash or kind in accordance with the same requirements detailed above for relevant care leavers aged under 21 years.

31.3 A duty social worker will make an assessment of the appropriateness of the education or training course in meeting the young person's aspirations and detail the practical and financial support required. The social worker will then produce a new Pathway Plan detailing the support that the care leaver needs, and the support required to meet the education or training goals agreed. These goals may range from the completion of a basic skills course, so that the young person has the numeracy and literacy skills needed to compete in the jobs market, or support to enable the young person to complete a recognised postgraduate qualification.

31.4 Following the completion of the Pathway Plan, the young person will continue to receive support from a Personal Advisor who will remain responsible for reviewing the Pathway Plan and providing such advice, support and assistance agreed within that plan.

The Supporting Independence Team will aim to contact all relevant care leavers up to the age of 25 who are not actively in touch for regular visits, at a minimum of annually, to keep in touch wishing them well and reminding them of our support. This may be in the form of a birthday card, Christmas card, cards for their wedding anniversary or the birthdays of their children, anniversaries of a bereavement, or other notable date for the young person

32 SUPPORT for Care Leavers aged 25+

32.1 There is no financial support available for those aged 25+

32.2 A young person cannot further access any remaining amount from their Setting Up Home allowance post 25 unless prior to their 25th birthday, as part of pathway planning, specific circumstances and need have been identified with a specific plan in place to support them.

32.3 Any requests for financial assistance, in exceptional circumstances, would need to be approved by the Head of Service or Director of Children's Social Care.

32.4 Young People post 25 who get in touch for further support, can have a Contact Record open to support recording of advice, guidance and support given. It is expected that such support is limited in time and that the record is not opened for regular visits and pathway planning with reviews.

Part G The practicalities of making payments

33 PAYMENTS

33.1 CWAC has developed a variety of flexible payment systems to meet the differing needs of care leavers at various stages of their independence. All young people will be encouraged and supported to open bank accounts and in most cases, all regular payments will be made via this banking system, through CONTROC. If automated payments have not been received, young people will be expected to provide receipts and evidence before any additional payment is made.

33.2 For young people still in the process of learning to budget effectively, allowances may be made in cash, and payment amounts can be split, with payments made more frequently than weekly. Where a young person has poor self-management skills, vouchers, direct payments, supervised spending, and provision in kind may be used. Discretionary allowances may be withheld or restricted if there is evidence that they may not be used appropriately.

33.3 All financial arrangements will be subject to a continuous assessment of need and recorded within the Pathway Plan. That plan must also highlight any attached conditions e.g. how payments will be made, the frequency and when these arrangements will be reviewed.

34 SUPERVISION OF SPENDING

35.1 Young people should be supported and encouraged to control the management of all their financial requirements. It is recognized that at times, some young people may have difficulty undertaking this function and they may be asked for evidence of their spending e.g. receipts, etc.

35.2 When there are concerns that finance might be used for purposes other than those agreed in the young person's Pathway Plan, other methods of payment may be necessary to ensure the monies provided are being used appropriately and this could include supported shopping and payment management systems. If a young person objects to such arrangements and an agreement cannot be reached, they should be encouraged to submit their concerns in writing to the Manager of the Leaving Care Team