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GROWING TOGETHER, CREATING OUR FUTURE

Dudley Care Experienced Team

Care Experienced Financial Guide

Dudley
Metropolitan Borough Council

Contents

Care Experienced Financial Guide 1
Contents 2
A guide to the financial support available to young people leaving the care of Dudley Council 3
Money to live on and payment of housing related bills 4
If I am 16 or 17 years old, what will I live on and who will pay my rent? 4
Living in supported lodgings, foyer, hostel or other supported accommodation 4
If you are working: 4
If you aren't working or work part time 4
Allowances 5
Personal allowance 5
Personal allowance whilst in hospital or prison 5
An initial claim for benefits 6
Clothing allowance 6
Birthday allowance 6
Religious festival allowance 7
Education, Employment and Training related allowances 7
If you are in further education (age 16 -19) 7
Support to access further education colleges 7
Before starting college: 7
On starting college: 7
Education: Further & Higher Education 8
Accommodation during vacation from University 9
Staying Put arrangements 9
Grants and other payments 10
Setting up Home Grant 10
Emergency payment 10
Money to live on 11
Maternity Grant 11

Care leavers' financial guide

A guide to the financial support available to young people leaving the care of Dudley Council

This leaflet is a guide to the financial support that you may be entitled to when you leave the care of Dudley Council.

Your Personal Advisor (PA) can explain and give you more information if you want to discuss anything further.

Financial support can include:

- Money to live on
- Emergency cover
- Accommodation costs
- Support to enable a young person to engage in education and training
- Help to promote contact with your family
- Birthday/festival allowances

You may be entitled to some elements of financial support, provided by Dudley when you reach a certain age, dependant on your Care Leaver Status, for instance if you are living independently, but unable to claim benefits. However, your entitlement should be confirmed to you before you make plans to spend the money.

You may be able to have other financial support, but this is discretionary and is dependent on your individual circumstances. If you wish to claim a discretionary payment you should discuss your needs with your Personal Advisor (PA).

We will take into account a number of factors when deciding on the level of financial support you will receive. These factors can include your age, your financial position, the reason for your request, and how the decision will affect you.

Your PA will also advise and help you claim any welfare benefits that may be available to you. They will do their very best to support you.

Whenever allowances or grants are given, we do need to make sure that you provide receipts for all goods or services that are purchased.

Always remember that you should ask for advice if you cannot find the information that you want in this guidance.

Contact your PA: 01384817670

Money to live on and payment of housing related bills

If I am 16 or 17 years old, what will I live on and who will pay my rent?



Living in supported lodgings, foyer, hostel or other supported accommodation

If you are living in supported lodgings, foyer, hostel or other supported accommodation Children's Services will pay your rent or accommodation costs. Service charges may apply which you will have to pay. These will be dependent on the type of accommodation that you are staying in. The service charge will be paid from your allowance you receive from The Care Experience Team.

Will I have to pay Council Tax?

You should not be held liable for Council Tax unless you are aged 18 or over and live in your own flat or house.

As a care leaver you may be entitled to a reduction in Council Tax. Contact your Personal Advisor (PA) for further advice.

If I am 18 or over, what will I live on?

If you are working:

If you are working or you are on an agreed training course, then you will usually be expected to live on your wages. However, depending on your personal circumstances you may be entitled to some benefits. Your PA will check your entitlement with you.

If you aren't working or work part time

If you aren't working or you are working part time, then you should normally be able to claim Universal Credit:

- Universal Credit - This is available where you are able and are looking for work
- Universal Credit - This is available if you are for example a lone parent or are in what is known as "relevant education" (explained below)
- Employment and Support Allowance (ESA) - Only available for some where universal credit is not relevant
- Universal Credits - includes Housing Benefit entitlement

If you are to be treated as in "relevant education" you must be under 21 years and studying.

You may also qualify for money from the government Bursary Fund. This fund is intended to support young people in education up to the age of 19.

If you are attending a training course and you are getting a training allowance, then you may also be entitled to claim Universal Credit in addition to your training allowance.

Who will pay my rent and Council Tax if I am 18 or over?

When you reach 18 you will be responsible for paying your own rent and council tax. However, as a care leaver you may be entitled to a reduction in Council Tax. Contact your Personal Advisor (PA) for further advice.

If you are working:

You would be expected to pay your rent and council tax from your wages. However, if you are on a low wage or only working part time you may be able to claim for housing benefit and council tax reduction. It is dependent on your circumstances and the amount that you earn as to whether or not you get any assistance.

If you aren't working:

If you are in receipt of Universal Credit then you will normally be able to claim Housing Benefit. The amount should be enough to pay all of your rent. You may have to pay some rent if your rent is unusually high, including ineligible services eg service charge or personal contribution or you have a spare bedroom that is not being used.

Allowances

Personal allowance

This is paid by the local authority

Who can get it?

You can get it if you are no longer living in Foster Care or Residential Care, are under 18 and a Relevant Care Leaver. Young mothers under 18, can apply for Universal Credit and may not be entitled to this allowance.

How much is it?

Equivalent to Universal Credit rate. You are expected to let us know if you have any other income as this might reduce the amount we pay you.

Personal allowance whilst in hospital or prison

This is paid by the local authority

Who can get it?

Relevant Care Leavers age 16 -17 years can get this allowance if you are in hospital or prison.

Age 18-25 - if you are in employment and not in receipt of funds or you are not working and your benefits have stopped; we will support you whilst you are in hospital or in custody.

How much is it?

£10 per week.

What is it for?

It is for agreed items e.g. toiletries and is only payable at the discretion of the Personal Advisor and after agreement with the hospital or prison.

An initial claim for benefits

This is paid by the local authority

Who can get it?

Young people over 18 years making their first claim for benefits.

How much is it?

Up to the equivalent of Universal Credit for minimum of 2 weeks, maximum of 5 weeks after your 18th birthday while making a fresh claim for benefits e.g. when first living independently at 18.

What you must provide?

You must provide evidence of making a fresh claim for benefits and other sources of income must be taken into account. Further payments must be re-paid when you receive back dated payment of benefits. If you fail to pay back any payment this will be deducted from any savings the Care Leavers' Team hold for you.

Clothing allowance

This is paid by the local authority

Who can get it?

Young people under 18 not living in foster or residential care.

How much is it?

The amount is at the discretion of the local authority.

Birthday allowance

This is paid by the local authority

Who can get it?

Young people not living in foster or residential care and are an Eligible, Relevant or Former Relevant care leaver.

How much is it?

£15 for 17th birthday
£25 for 18th birthday
£15 for 19th birthday

£15 for 20th birthday
£50 for 21st birthday

What is it for?

It is to put towards the cost of a birthday present.

Religious festival allowance

This is paid by the local authority

Who can get it?

Any Eligible, Relevant or Former Relevant care leaver. Not living in foster or residential care.

How much is it?

Up to £25 per year dependent upon your personal circumstances.

When is it given?

It is given during the festival chosen by the young person e.g. Ramadan, Hannukah, Christmas.

Education, Employment and Training related allowances

This is paid by the local authority

If you are in further education (age 16 -19)

You can apply for a bursary if you stay in full-time education. For advice speak to student support services or your tutor, your PA, or go to www.direct.gov.uk/16-19 bursary

You are also entitled to a Personal Education Plan (PEP) which will help the school or college identify/monitor and support your learning needs.

Support to access further education colleges

Before starting college: You will receive support and guidance during Year 11 to enable you to make a decision about your next step. This will start with a meeting with the Connexions PA and Virtual School within your education setting - If you decide to go to college a personalised interview and tour of your chosen college will be arranged for you and your carers

- Your next steps will be discussed and reviewed at your PEP meetings in Year 11
- College will provide a named contact so that you and your carers can ask any questions
- College will contact educational establishments that you have attended to improve your learning journey in college.

On starting college: When you enrol at college you will receive a Welcome Pack with

- details of important members of staff you may need to contact
- where to go in college if you need help
- what will be expected of you as a college student

- information about what money you can apply for and how to claim it College staff will support your learning by holding two PEPs per academic year while you are at college.

Your named contact in college will monitor your learning throughout your time at college and can be contacted by yourself, your carers or your Social Worker/PA for any information or advice during your time there.

If you are in higher education (HE) - Degree Level

- You can receive a higher education bursary which totals £2,000 paid in yearly instalments over the duration of your course - usually three years.
- Other financial support for higher education (HE):
- Accommodation fees - which could be halls of residence or a flat and includes administration fees/ deposit and rent. Please speak to your Personal advisor for further information.
- Travel costs if remaining at home by way of bus/train pass or a petrol allowance if you have use of a car
- We also support you to be able to return home during term time if you are living away, by covering costs as follows:
- Travel cost to and from place of study once a term. This would be for main holidays - Christmas/ Easter/summer.
- If you return to your Staying Put placement, we will pay a board and lodgings fee (this would be for Christmas/Easter and summer holidays.

Education: Further & Higher Education

Who can get it?

Young people not in foster or residential care

How much is it?

The amount is determined on individual circumstances.

What is it for?

It is for books, materials and equipment, registration/enrolment fees, trips etc., where they have been recommended by your tutor in writing. You are expected to claim all other grants available and funding from charities/voluntary agencies etc. Your Personal Advisor will help with any applications made.

What happens if I go to university?

If you go to university, you should apply to Student Finance for the Maintenance Loan. Your Personal Advisor will discuss this with you further.

There are also other bursaries that young people may access through the university, but this does vary between universities, some are performance related.

In respect of Dudley Council, the following is paid for: -

- The accommodation including any reasonable admin fees and reasonable deposits (which are average in the local area)
- Travel costs if required including £10 per week petrol allowance if using a car during trm time or while on placement.
- Water rates where applicable
- £2,000 Care Leavers Bursary spread over three years at £666.66 per year which is paid in the summer when you break up from university. This bursary was introduced by the government (The Children and Young Persons Act 2008) to help with the costs of university life. Only one bursary is available for each former relevant child. **This could be subject to change**

***Dudley Council does not pay university tuition fees. Your Personal Advisor will support you in applying for a tuition fee loan (student loan) to cover these costs. You will then need to pay back the loan once you have left university and have a job.**

Accommodation during vacation from University

This is paid by the local authority

What is it for?

It is for young people who are in Higher or Further Education who are unable to stay at their term time accommodation. You must give 12 weeks' notice to make a claim for this and provide written confirmation of your rent costs.

Who can get it?

Young people over 18 and in Higher or Further Education living in private rented accommodation.

How much is it?

This can be up to the housing benefit rate in the area you live up to a maximum amount of £80 per week.



Staying Put arrangements

- Living away from the Staying Put host's home for temporary periods of time, such as attending university or higher education, will not stop you from remaining in a Staying Put arrangement. This will enable the continuation of family relationships.

- Where you are resident at university or other residential study establishment the Staying Put host(s) will be paid a pro-rata payment of the full weekly allowance for each 24hour period that you reside at the provider's home plus a retainer payment during term time.
- If you do 'stay put' during vacation periods, then you will need to make some contribution to your living costs either from your earnings or from benefits.

Grants and other payments

Setting up Home Grant

This is paid by the local authority

Who can get it?

You can get it if you are an Eligible, Relevant or Former Relevant care leaver.

moving into your own independent accommodation.

How much is it?

Currently it is £3,000. This is the maximum amount paid by the local authority. Your PA will support you with spending of this allowance.

What is it for?

It is for essential items of furniture, equipment and moving costs.

Emergency payment

This is paid by the local authority

Who can get it?

You can get it if you are not living in foster or residential care.

How much is it?

It is a one-off discretionary payment dependent on circumstances and assessment.

What is it for?

It is to cover food, bills and other emergencies and can be paid in either cash or vouchers.

Other frequently asked questions:

Who will give me the advice I need?

Your Personal Advisor (PA) will check what benefits you may be entitled to and advise you about what benefits may be available to you. They will also help you in any way they can to make the necessary claim.

What financial help can I get if I have my own child?

Money to live on

If you are aged 16 or over and you are a lone parent i.e. you are not living with a partner, then you may be eligible to claim Universal Credit for your own needs and Child Benefit and Child Tax Credit for your child's needs.

While you are pregnant (up to a year after the birth of your baby) you will also be entitled to NHS benefits e.g. free prescriptions dental treatment and vitamins.

Maternity Grant

If you are getting a qualifying benefit e.g. Universal Credit and you are pregnant or you have given birth within the previous three months, then you may also be able to claim the Maternity Grant to help with the costs associated with having a baby. This is only available for your first baby.

What about having a passport?

Children in care and care leaver's aged up to 25 are entitled to a passport. If you do not have one when you leave care this will be paid for by the council.

Can I get any financial help with arranging to maintain contact with my family?

If you are aged up to 18 years and are living in supported or semi-independent accommodation you may get some discretionary payments for contact. Provisional amounts are discussed at your review and are provisional until agreed by the Team Manager. It is meant to be a contribution towards the cost of maintaining contact with family or carers as discussed at either Pathway Planning meetings or looked after review.

For young people over 18 years The Care Leaver's Service will explore funding options with partners to aid support with travel costs to aid independent living and maintaining connections with family. This will be assessed as part of pathway planning. Please speak to your Personal Advisor for more information.

Is there any other financial help I can get?

Yes, for example:

- Provisional driving License
- Your first TV License
- Up to three Theory and Practical Driving Tests

If the local authority is unable to help you then we will find out whether there are any other sources of help for you.

If you have any further questions, please contact your Personal Advisor who will be happy to assist you further.

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