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ALL ABOUT THE MONEY

A GUIDE TO FINANCIAL SUPPORT FOR CARE LEAVERS AGED 18 AND OVER, THAT YOU MAY BE ENTITLED TO OR CAN APPLY FOR.

This is from a series of FREE factsheets for young people with care experience, produced by The Who Cares? Trust

Support from your council

Your council has a duty to provide the following financial assistance once you turn 18:

Leaving Care Grant (setting up home allowance) To furnish your accommodation. Government guidance says at least £2,000.

16-19 Bursary Aged 16-19? In education? You should receive £1,200 each academic year from your college.

Higher Education Bursary In higher education? You're entitled to £2,000,



usually paid in instalments over the duration of your course.

Vacation accommodation for higher education You should either get somewhere to live or help paying your rent.

Assistance with costs for education, employment and training All councils should

have a financial policy for care leavers and your pathway plan should highlight the support you need. For example, money towards driving lessons.

Benefits (help with living costs, from the government)

Lots of factors affect which benefits you can apply for and the amount you'll receive. Benefit calculators are a handy way to work out what you're entitled to! Try turn2us.org.uk and entitledto.co.uk.

You don't have to tell the job centre you're a care leaver, but if you do, they should provide extra support.

The three most common benefits for single young people are:

- **Jobseeker's Allowance** If aged 18-24, not in full-time education, actively seeking/available for work or working under 16 hours per week, you could receive £57.90 per week*.
- **Income support** If aged 16-19, in full-time education and either a parent, not living with a parent, or a refugee, you could receive £57.90 (£73.10 if you're a parent)**. Care leavers can continue to receive income support until age 22 if your claim started before you turned 21 and you're still in education.

- **Housing benefit** If you live away from family, have a low income and less than £16,000 in savings, you can get help with your rent. People who cannot claim include EU jobseekers, asylum seekers without leave to remain and full-time students (unless you have children). Different rates apply depending on where you live. Care leavers eligible for housing benefit should be entitled to the full one-bedroom rate up to age 22.

By 2017, Universal Credit will replace some individual benefits with a single payment that considers all your financial needs.

If you're receiving benefits and need extra help, you can apply for a budgeting loan. It's interest-free, but repayments come out of your benefits. More info: gov.uk/budgeting-loans.



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FOR SUPPORT AND ADVICE, OR INFORMATION ABOUT YOUR RIGHTS, CALL THE CARE ADVICE LINE WEEKDAYS, 10:30AM-3PM

**Care
ADVICE LINE
020 7017
8901**

Grants (these don't need to be repaid)

Some organisations help young people in need by awarding grants. Read websites carefully for full eligibility details before applying. Usually, grants are only made if you've tried all other options.

Care Leavers' Foundation awards grants of up to £400 to care leavers aged 18-29 for things like household items, emergency living expenses, education costs, medical needs, training and employment. thecareleaversfoundation.org

Capstone Care Leavers Trust awards grants of £300-£2,000 to care leavers aged 17-25, for education courses and equipment (including travel), driving lessons/tests and household items. capstonecareleaverstrust.org

Buttle UK awards grants of up to £2,000 to estranged young people aged 16-20 for support with education, employment and training, setting up home, and improving emotional and physical wellbeing. Applications should be made by statutory or voluntary organisations on your behalf. buttleUK.org

The Spark Foundation awards grants of up to £600 to care leavers up to age 25 for setting up home, education/employment, skills and interests. sparkfoundation.org.uk

Lawrence Atwell's Charity awards grants of £100-£1,500 to young people aged 16-26 to help with training courses, including buying equipment, living expenses during the course and fees for tuition, enrolment or exams. theskinnerscompany.org.uk/grants-and-trusts/lawrence-atwells-charity



The Prince's Trust awards grants for young people aged 17-25, working fewer than 16 hours, or in education for fewer than 14 hours per week, to help with getting into work, education or training; loans are also on offer to help you start a business. princes-trust.org.uk

Turn2Us have a grant search tool. Enter your postcode for info on grants you could apply for. turn2us.org.uk

Struggling to pay utility bills? Some major providers have debt relief funds. See which ones, and how to apply at charisgrants.com/application-forms

Please note: this information should be used as guidance and is in accordance with English legislation.



* Correct for financial year 2015/16 – full rules at gov.uk/jobseekers-allowance/what-youll-get

** Correct for financial year 2015/16 – for full eligibility see full rules at gov.uk/income-support/overview