

When you turn 16, you might be able to get some benefits on your own, but it depends on your situation. If you stay in school or training, your parents can still get child benefit for you. You need to think about which choice is better for your family.

If you need help with your education, health, or social care, you can get payments in your name if you qualify.

If you were getting Disability Living Allowance (DLA) before, you will now be looked at for a new benefit called Personal Independence Payment (PIP). You will get a letter about this before your 16th birthday. [Check if you're eligible for PIP - Citizens Advice](#)



If you are in full-time education and get DLA or PIP, you can apply for Employment and Support Allowance (ESA). To find out more, visit www.gov.uk/employment-support-allowance .

If you are 16 or 17, you might be able to get Universal Credit in some situations:

- You don't have support from your parents or you are in the care of the local authority.
- You are the main carer for someone who is severely disabled.
- You have a partner who can claim Universal Credit.
- You are pregnant and the baby is due in 11 weeks or less.
- You have had a baby in the last 15 weeks.

Remember: If you get Employment and Support Allowance (ESA), any benefits your parents get for you as a dependant (like child benefit) will stop. It's a good idea to get advice to make sure your family won't get less money overall. You can get help from the Citizens Advice Bureau by calling 0800 144 8848. Your parents also need to stop your child benefit claim when applying for ESA - it doesn't stop automatically.

16-19 bursary fund

If you are in school or college, you might get some money to help you. This money is called a 16-19 bursary. There are two types of bursary:

Vulnerable student bursary:

You could get up to £1,200 a year if any of these things are true:

- You are in or just left council care
- You are disabled and get Income Support (IS) in your own name
- You are disabled and get Employment and Support Allowance (ESA) and either DLA or PIP
- You are disabled and get Universal Credit in your own name instead of IS or ESA

Discretionary bursary:

You can apply for this money if you need help but don't qualify for the vulnerable student bursary. Your school or college decides how much you get and what you can use it for. They will look at your family income and other things about you. For more information, see www.gov.uk/1619-bursary-fund.

Parent/Carer information

Managing finances

Parent/carers often worry about how they can support their children in managing money as they grow up. Some young people will be able to learn skills like budgeting and saving, helping them to become financially independent.

For other young people, managing money will not be realistic due to their complex needs. They will require support with finances throughout their lives. This support can come through becoming a Deputy or an appointee if they lack mental capacity, or through Lasting Power of Attorney if they have the necessary mental capacity.



Becoming a Deputy

What is the difference between a Deputy and an Appointee?

A Deputy is appointed by the Court of Protection to manage all of a person's financial affairs if they are unable to do so themselves. This includes handling savings, benefits, and any other income or assets like property and valuables. The responsibilities of a Deputy are defined by an individual court order and can vary.

A Deputy is supervised by the Office of the Public Guardian (OPG), while appointees are overseen by the Department of Work and Pensions (DWP).

An Appointee is responsible for managing a person's welfare benefits to ensure everyday expenses are covered and must report any changes in circumstances to the DWP. An appointee's legal authority is limited to handling welfare benefit payments.

For more information: [Become an appointee for someone claiming benefits - GOV.UK](http://www.gov.uk/become-an-appointee-for-someone-claiming-benefits)

If your child has a significant amount of money, savings, or assets, it may be more appropriate to apply to the Court of Protection. The Court of Protection is responsible for:

- Deciding if a person has the mental capacity to make their own decisions
- Appointing Deputies to make decisions for those who lack mental capacity
- Giving permission for one-off decisions on behalf of someone who lacks mental capacity
- Making decisions about a lasting power of attorney or enduring power of attorney
- Handling applications to make statutory wills or gifts
- Deciding when someone can be deprived of their liberty

You can apply to become someone's deputy if they 'lack mental capacity'. This means they cannot make a decision for themselves at the time it needs to be made. They may still be able to make decisions for themselves at certain times.

As a deputy, you'll be authorised by the Court of Protection to make decisions on their behalf.

There are 2 types of deputy:

- Property and financial affairs deputy - You'll do things like pay the person's bills or organise their savings.
- Personal welfare deputy - You'll make decisions about medical treatment and how someone is looked after.

You cannot become someone's personal welfare deputy if they're under 16. [Get legal advice](#) if you think the court needs to make a decision about their care.

The court will usually only appoint a personal welfare deputy if:

- There's doubt whether decisions will be made in someone's best interests, for example because the family disagree about care
- someone needs to be appointed to make decisions about a specific issue over time, for example where someone will live

For guidance about when you need to make a personal welfare application go to www.gov.uk/become-deputy

You can apply to be just one type of deputy or both. If you're appointed, you'll get a court order saying what you can and cannot do.

When you become a deputy, you must send an annual deputy report to the Office of the Public Guardian (OPG) each year explaining the decisions you've made.

If you prefer, you can apply directly online through the website or contact a solicitor who will complete the process on your behalf. To become a deputy you need to pay an application fee. The cost of the direct application can be found on [the government website](#), however you will need to seek advice directly from your solicitor about fees if you are instructing a solicitor to make the application for you.

Bury Adult Care Financial Support Service has a Money Management Service who could offer more information about Appointee and Deputyships. For more information contact asc.moneymanagement@bury.gov.uk

Lasting Power of Attorney (LPA)

An LPA allows a parent to help their adult child with financial issues and paperwork. This is important to a young person who may find those things stressful or anxiety inducing. It may be that a young person needs an attorney for a period of time and as they get older they become more confident in dealing with their affairs, in which case the LPA is no longer needed. Conversely, a young person may consider putting an LPA in place for the future if they know that later on in life they will need that extra help.

Solicitors can help advise and set up an LPA. Your child will need to show that they have the requisite mental capacity (the ability to make their own decisions).

As with becoming a deputy, there are two types of LPA:

- Property and financial affairs - You'll do things like pay the person's bills or organise their savings.
- Personal welfare - You'll make decisions about medical treatment and how someone is looked after.

For more information: www.gov.uk/power-of-attorney