

# Money matters

## A Guide to Money Matters for 18 to 21/25 Year Olds (Former Relevant Young People)



This leaflet is designed to help you understand the financial support you can receive as a (Former Relevant Care Leaver) from Bury Council, Children's Services when you reach the age of 18.

Your entitlements should be explained to you by your social worker and personal adviser. All financial support is based on an assessment of your need and will be set out in your pathway plan.

Depending on your individual circumstances and any wages you are earning, you could be eligible at the age of 18 for a range of support from the government; these may be called Universal Credit, benefits and/or Council Tax Support.

Your social worker and/or personal adviser will help you to apply for anything that you are entitled to. In addition, the care experienced team can also provide support, depending on your circumstances and an assessment of what needs you have.

# Money matters

## Initial Benefit Claim - Waiting Period

Your social worker and personal adviser will support you to apply for Universal Credit and benefits and will try to make sure your claim is in place from your 18th birthday.

As it will take some time (5 weeks) before you receive your first Universal Credit payment from the Department for Work and Pensions (DWP), Bury Council will support you with an allowance equivalent to what you were receiving immediately prior to your 18th birthday for up to 5 weeks (depending on the type of accommodation - £71.70, £61.70 or £51.70 per week).

## Rent and Deposit Allowance

When you leave care, Bury Council will help you find accommodation, in most cases this will be provided by the Council's Housing Department and its partner housing providers (housing associations).

In exceptional circumstances and where you live outside of the Bury area, the accommodation may be in the private rented sector, if this is the case, Bury Council will pay, or organise the deposit for your accommodation (1 month's rent) and provide up to 1 month's rent in advance, depending on your personal circumstances and an assessment of your needs.

## Council Tax Support and Exemption

All care experienced young people aged 18 to 25 living within the Bury area will be exempt from paying council tax charges, this will help you to make a successful transition from care to independence.

Where you are solely liable for council tax, you will be entitled to a 100% discount after all statutory discounts, exemptions and before council tax supports have been applied.

Where you are jointly liable for council tax, a proportionate award will be made, i.e.: if you are in a couple (there are two occupiers), a 50% award will be made.

If you are living outside of the Bury area, you will be assisted to claim any local council tax exemption or council tax support available. Where there is a liability for council tax remaining, Children's Services will cover the cost, 100% if you have a sole liability and 50% where you have a joint liability.

## Staying Put Accommodation

If it has been agreed under the Staying Put policy that you can stay in your foster care placement after the age of 18, Bury Council will help cover most of the costs of the arrangement. In order to 'Stay Put' with your

# Money matters

foster carer, you will be expected to cover the rent costs; this could be from your earnings and/or the housing element of Universal Credit.

## Education, Training & Employment

Depending on an assessment of your education or training needs, Bury Council will provide a grant of up to £225.00 per year to cover all of your equipment needs (e.g., stationary, education visits, books and equipment).

In addition, there is a one-off computer grant of up to £400.00 (£480.00 if NET of VAT) for those in full time further education at level 2 or above or higher education.

When you are starting a new job and if you need specific clothing or equipment for the job, you will be able to access a commencing work grant of up to £100.00.

If you want to undertake a further education or training course after your 18th birthday you are able to claim Universal Credit (and the housing element of Universal Credit) which can continue until the end of the academic year after your 21st birthday.

## Accessing Education, Training and Employment Incentive Payments

If you are aged 16 to 19 you may be eligible for the governments' vulnerable young person's bursary of £1,200.00 per year.

This is paid by your local college or training provider and is usually given as a weekly payment of £40.00 for 30 weeks.

Your personal adviser will help you to apply for the bursary.

If you are undertaking an Apprenticeship you will be entitled to a one-off Apprenticeship Bursary of £3,000.00 which is provided by the apprenticeship provider who will also get a £1,000.00 to support you.

## Higher Education

If you attend university your personal adviser will help you apply for a number of loans and bursaries that are available to all students:

- £9,250.00 (up-to) per year tuition fee loan;
- £13,348.00 per year maintenance loan - students studying in London;
- £10,227.00 per year maintenance loan - students studying outside of London

# Money matters

In addition, Bury Council will provide support with study, living and accommodation costs and will also provide a range of grants to help you before you start studying and after you finish your studies.

Some of these grants are linked to where you are studying and the type of course you are doing and in total are up to £7,000.00 per year (this includes a £500.00 grant when you finish your course), talk to your personal adviser who will be able to explain what is available.

The Higher Education Allowance is available for up to four years to help you with your studies.

## Post Graduate Studies

Bury Council will also support you if you wish to undertake a programme of postgraduate studies and will provide a yearly set of grants up to £7,000.00.

## Returning to, or Resuming Education or Training between the Ages of 21 to 25

You can also return to the care experienced team at any point after your 21st birthday and up to your 25th birthday if you want to resume or return to an education or training activity or just for general support.

Subject to an assessment of need, you may be entitled to a one-off grant or ongoing funding to support you with further education, training or higher education.

## Birthday and Festival Allowance

Young people who are in touch with their personal adviser and who are actively engaged in the pathway planning process are entitled to a £50.00 birthday allowance (£100.00 on your 21st birthday) and a £50.00 festival allowance (Christmas allowance).

The festival allowance can be provided at a time that is suitable to your faith. Those who continue to remain in touch after their 21st birthday will receive a £25.00 Birthday / Festival Allowance.

## Digital Connectivity

If you are seeking employment and claiming Universal Credit you may be eligible for six months of free broadband internet access.

Longer term, several broadband and mobile providers also have reduced rate tariffs (from around £10.00 per month) if you are claiming Universal Credit.

If you are receiving a low wage or have a low income and don't qualify for a reduced rate

# Money matters

tariff, Children's Service will provide six months of digital access if it is needed.

This may be provided via the Care Leavers Covenant Offer or directly by Bury Children's Services. The care experienced team will help explore what may be available in your area and based on your circumstances.

## Key Documents

In order to travel, register for housing, open a bank account and also claim any benefits/Universal Credit at the age of 18, you will need a range of identity and key documents.

Bury Council will help you to get these and will pay for a copy of your birth certificate and a passport/passport renewal up to the value of £130.00 (subject to being eligible to apply), if you do not already have these documents, this will ensure you have a passport that is valid until at least 25 or beyond.

## Introduction to Driving

If you have been doing employment, education, or training for at least 6 months and do not have any driving convictions, Bury Council will provide an Introduction to Driving package and allowance to cover 1 provisional driving license, 1 theory test (and 1 theory test App,), 10 (1 hour) driving

lessons and 1 practical test (when you are pass ready) and if you contribute to the cost of 5 (1 hour) lessons.

By booking 15 lessons with a driving school, you will usually get an additional lesson free. Your personal adviser will help you organise the Introduction to Driving Package and will also work with you to apply to charitable trusts such as the Rees Foundation to supplement your driving package.

## Setting Up Home Allowance

When you are setting up home, you will be eligible for a grant of up to £3,499.50 which is available up to the age of 25 to purchase essential household items:

- £3,000.00 for expenses associated with setting up and equipping a new home;
- £169.50 for your first TV License;
- £110.00 for your first contents insurance;
- £110.00 for cooker/washing machine connection costs. (Electrical and gas installation should only be undertaken by a registered and approved fitter);
- £110.00 for removal and transport costs.

For the first winter you live independently Bury Council will help with your bills and the cost of living by providing an additional £15.00 per week. Your personal adviser will also help you to access other support from Bury Council to help with bills, food and the costs of living.

# Money matters

## Luggage

We want to make sure you have suitable luggage for when you go on holiday or move house, your personal adviser will support you to make sure you have a number of holdalls and/or suitcases.

## Returning for General Support between the Ages of 21 and 25

You can return to Bury Council care experienced team at any point after your 21st birthday and up to your 25th birthday if you feel you need support.

The care experienced team will help you to access universal services and assess what support and help you need and who or which organisations may be able to assist you with the support you require.

## Other Financial Needs

Support may also be available to meet your health, religious, cultural, or special needs and also in emergency situations. Your personal adviser will undertake an assessment with you to explore what you need and how it may be provided.

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