Care Experienced Young Peoples' Financial Entitlements Handbook 2024–25







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Introduction

We take our Corporate Parenting role very seriously and in 2021 we developed a Corporate Parenting Strategy, setting out how we aspire to be the best parents we can be. There are six ambitions of the Corporate Parenting Strategy. As your corporate parent we will do our best to help vou become a secure and confident young adult, we want to support you by providing opportunities for you to thrive and give you the best life chances. This handbook sets out the financial support that is available to you as a Lewisham care leaver to help you move to independence.

The handbook has two parts: Part one is aimed at 18 to 24-year-olds.

Part two is for 16 and 17-year-olds eligible for Leaving Care Services

Who is entitled to support?

If you are a care leaver, aged between 16–25 years old. To qualify for this support, you must be:

Eligible

Aged 16 or 17 and currently looked after, either on a Care Order (Section 31 of the Children Act 1989) or accommodated (Section 20). To be 'Eligible' you must have been looked after for a period of 13 weeks, or periods amounting in total to 13 weeks, which began after your 14th birthday and ended after your 16th birthday.

Relevant

Aged 16 or 17 and you have left care, having previously been in the category of 'Eligible Child' and for a maximum period of 6 months after which; you will become Qualifying. This could also apply to the time that follows being remanded in custody or when discharged from Hospital (having been looked after, immediately before).

A Former Relevant Care Leaver

A young person aged between 18 to 21 who has left care having previously been either 'Eligible', 'Relevant' or both. Or if you are aged between 21 to 25 and in full time education, or you have requested personal adviser support.

Qualifying

Aged 16–21, (or up to 25th birthday if you were in higher education):

- Left care on or after your 16th birthday, and were looked after for 13 weeks, since the age of 14
- Or were on Special Guardianship Order when they reached the age of 18; having been looked after immediately before the making of the order; and while applying the same rules for looked after children

As a qualifying young person, you will be entitled to advice and support (signposting to services, information, advice, and guidance).

You will not:

- be allocated a Personal Advisor
- or have a Pathway Plan but you will be entitled to an assessment of your needs and a support plan, if required
- get a priority housing nomination, or a setting up home grant.

What you will get as part of the available advice and support:

- You will be able to get advice and support from our duty personal advisor:
- Attend drop-in sessions (at the Leaving Care Hub – 43 Bromley Road, SE6 2UA) – Monday and Thursday (12 noon to 4pm). Where you can access our partner agencies (e.g., Job Centre Plus, Lewisham Works, and the Leaving Care Nurse)

- We will keep in touch with you at least once a year. This can be over the phone, in writing or in person
- If in higher education (attending University) we may be able to support, you by writing a letter underlining your previous care experience and to support you accessing financial support from the University
- If you are in higher education (attending University), away from home (e.g., in student halls), your housing needs will be supported, if accommodation is not available to you outside of term-time. We will provide financial support (up to a maximum of £150 per week paid to the provider) or offer you a supported accommodation option.

Care Leavers aged 18–24

Health and wellbeing

Financial Support

We will financially support you in several ways, including help for the cost of further and higher education, including a higher education bursary/grant, and rent costs during holiday periods.

We will give you a Setting up Home Grant when you move into your first independent property and help with the cost of living in semi-independent accommodation (aged 16/17).

We will pay for some driving lessons, key identification documents and a contribution to celebrations, birthdays, and other festivities.

For all young people aged 16/17 years living with a foster carer, family carers, living in semi-independent, independent, or residential care, your pocket money and living allowances will be given to you to help you develop the skills you require to manage your finances and help pay a financial contribution towards your living costs. Financial arrangements for care leavers, who have remained living with their former foster carers under a 'Staying Put' arrangement, are outlined in the Staying Put policy and will be included in your Staying Put Agreement, which will be agreed with you, your foster carers, PA, and social worker.

Where possible any allowances will be paid directly into your bank account.

Identification and legal documents - see Local Offer Your health and access to community resources in your local area is important to us. As part of our offer, we promote free Leisure and Gym membership (to those residing in the borough and up to your 25th birthday). You can access Sydenham, Lewisham, Deptford and Downham leisure facilities if you request this from your PA. For those living outside of Lewisham, a contribution can be made towards a gym membership providing this is set out in your Pathway Plan. We also have a dedicated Leaving Care Nurse available to signpost you to health services as required. Please speak with your PA as we will need your consent to access this support.

Care Leavers who are pregnant and parents

Care leavers on benefits, or on a low income may be entitled to a Sure Start Maternity Grant to purchase what is needed for their first baby. This can be accessed via your community midwife and claimed from 11 weeks before the birth, until the baby is 3 months old. It is not payable until after your baby is born. You will not have to repay this amount and it does not affect other benefits or tax credits. Further information is available www.gov.uk

Other health costs

Care leavers who are under the age of 19 and in full time education will generally be exempt from NHS charges. Some care leavers may be able to claim assistance from the NHS low-income scheme and request forms HC1 (SC) and HC1. If you are a lone parent or unwell, and in receipt of Universal Credit you will be exempt and do not have to pay any NHS charges. Full details of the help available will be found in the form HC11 'Help with Health Costs' which is available from Post Offices, Job Centre Plus offices, hospitals, or GP surgeries. You can also speak with the Leaving Care Nurse and your PA for more information and advice.

Accommodation

Prescription costs – also see Local Offer

From June 2023, if you meet the eligibility criteria (aged 18 to 25 years), you are entitled to receive a certificate that enables you to get free prescriptions. Please speak with your PA for more details.

Birthday and Festivity Allowances (18–21)

The following annual birthday and festivity Financial Gifts (e.g., Christmas or Eid) will usually be paid.

18th birthday	£50.00
19th, 20th	£25.00
21st birthday	£60.00

Annual Festivity Allowance £30.00

Clothing

At the age of 18 you will be expected to set aside money (from your employment, Maintenance Allowance, Universal Credit/other benefits you may receive) to buy clothing. In some instances, you may need some extra help, for example for a job interview or a significant celebration event, like Graduation. In some circumstances we can support you to buy specific clothing, this will be based on your individual circumstances and will be up to a total of £300 a year. Please speak with your PA who will assess your finances to help us decide on the level of financial support.

'Setting Up Home Grant'**

When you have your own tenancy, or your name is on a tenancy agreement. A grant of £3,000 will be available towards the cost of setting up your home. This is a one-off grant that can only be accessed once (unless in exceptional circumstances). The grant is for essential items such as a fridge, cooker and a bed. We will pay for the cost of installing your cooker. In addition, if you need Wi-Fi to support your studies (proof of this will be required) we will support you to access this from the Learners' Support Fund (ask your PA for more details)

You can plan out with your PA how your grant will be spent, and they can guide you how to budget effectively. Your grant can be released and spent in stages. Your grant will need to be used fully by your 25th birthday.

Rent and deposit

If you are unable to access your own permanent accommodation (Priority Housing Nomination) in Lewisham (which will need to be evidenced), we will provide the first month's rent and a deposit for private rented accommodation, up to a maximum of \pounds 2500. The actual amount will be subject to a financial assessment, and we will need to be confident you can afford the rent going forward to receive this support.

Moving: Removal and storage costs

We will help pay for you to transport and store some of your belongings; for up to a maximum of one year and cover costs for this up to £2000. We can also arrange transport to move your belongings if you need it. This is subject to assessment of need and management approval. Please note that we will not be responsible for any loss or damage to property that has been stored or transported on your behalf.

Council Tax

All care leavers living in Lewisham are exempt from paying council tax up to their 25th birthday.

If you live outside of Lewisham, because we have made those

arrangements on your behalf, we will pay your Council Tax. If you live outside of Lewisham of your own choice, we can check with your local Council to see if they offer a similar scheme and help you to negotiate what support can be offered. If no support is available in your local area, we can pay up to 80% of your Council Tax depending on your individual circumstances.

Accommodation allowance for those in university.

If you are above the age of 18 and become a student in Higher Education (University) you will be entitled to a holiday allowance which consists of financial support towards rent outside of term time (when not in university). This is up to £150 per week, for 12 weeks in the calendar year (paid in Summer for 12 weeks), and where possible will be paid directly to the property owner/landlord. You will need written proof which you need to share with your PA of the cost of your rent and from Student Finance England (SFE), with details of payments relating to this. If you gain employment (or are undertaking a paid Internship as part of your university course, the amount you will receive, will depend on how much you are earning (means tested).

If you are studying on-line (not travelling to university and are in your own tenancy), you will not be entitled to receive the holiday allowance. This will not be payable if you are in Staying Put, living with a Supported Lodgings carer, or in semiindependent accommodation, or if you are able to claim Housing Benefit as a single parent or part of a couple, or if your rent is /can be covered in any other way.

All financial support related to studying will need your consent to contact your education provider and proof of attendance.

Driving Lessons – please see Local Offer

We are committed to supporting you in your education, training and work and appreciate that you may need some help to get you started. With support from your Social Worker, Carer and/or PA, we will help you plan how you will budget. We will do a financial assessment with you to look at your income, outgoings and what additional support you may be entitled to.

If you are studying or planning to, depending on the outcome of the financial assessment vou could receive a contribution towards the cost of your course. We will pay for any registration and/or examination fees up to £2000. This will not apply, if you are already receiving a bursary/ grant and the initial costs for course equipment, books, and essential materials, prior to receipt of the 16–19 Bursary, Discretionary Learner Support Fund, or earnings if on an apprenticeship. Your PA will explore with you where you can access additional funding through colleges, charities, and trusts.

Apprenticeships

An apprenticeship is paid employment with the advantage of being able to learn as you earn. There are now lots of apprenticeship opportunities across a wide and varied range of vocational areas at intermediate, advanced, higher or degree level.

Your employer should offer you an apprenticeship agreement to sign as your contract of employment. If you are employed through a training provider, they should be recognised on the National Register for Apprenticeship Training Agencies. Care leavers aged 16-24 who start an apprenticeship will receive a £1000 bursary/ grant to help the move into the workplace. This is paid through the employer/training provider.

Traineeship

If you are not quite ready to start an apprenticeship, a traineeship programme is also a good way of building your skills and confidence to get you ready for work. Traineeships are designed to prepare you to do an apprenticeship. They are unpaid; however, some colleges and employers pay a training allowance or may cover other costs such as travel or lunch during the work placement. Traineeships can last between six weeks and one year.

Care to Learn – childcare funding and Learner Support Fund

For young parents who are aged 19 or younger, on the day their course of learning begins and subject to residency conditions, there is weekly support available to cover childcare costs per child. Further details are available at gov.uk/care-to-learn

If you are aged 19 or over and are finding it difficult to access further education or training due to funding, those in financial hardship can access this fund which covers travel, essential course equipment, materials, Wi-Fi, laptop, childcare funding (of OFSTED approved childcare provision) and support in emergencies. Colleges and training providers set their own criteria, this means that the amounts available and the way funds are allocated may differ between institutions. Further details are available at www.gov.uk/learner-support

Further Education Free Meals

Free meals may be available from a wide range of post-16 further education providers for students. If you believe that you may be entitled to these then please discuss with your Education Provider.

Studying away from home

Funding is available for those who would like to access specialist courses which are not available in your local area. Further information can be found at www.gov.uk/residentialsupport-scheme

Further Education 16–19 Bursary/ Grant

For children looked after and care leavers who meet the criteria, the 16-19 bursary/ grant guarantees £1200 per academic year, on full time further education courses running for 30 weeks or longer at college or 6th form. This funding is provided direct from the education provider. More information is available at www.gov.uk/1619-bursary-fund.

Travel Costs

Subject to a financial assessment, if you are a student, you can receive the £20 administration fee for an Oyster travel card or the equivalent for your area. Post-16 learners in full time education or training living and learning in London are entitled to either a 16–25 Rail Card, or an 18+ Student Oyster Card, which offers 30% off the cost of adult travel fare (some part-time courses qualify). For those living out of London help may be available from your Local Authority depending on where you live and how far you must travel.

You can also get help with the cost of adult travel fare for a period of up to 6 weeks or until you receive your Oyster card/travel pass for your area, whichever comes sooner (you need to live a reasonable bus journey away from your place of study – more than 3 miles) Transport for London have introduced half price travel on buses and trams. The offer and eligibility criteria are as follows:

- You must not be receiving any other free or discounted travel
- The Concession offers 50% reduction in travel costs on TfL buses and trams.
- The concession is for London Care Leavers aged 18–25 (up until their 26th birthday).

You can speak with your Personal Advisor for further details and support with the application.

Those aged over 21 and wishing to take up learning and further training

Subject to your financial assessment, funding of up to £300 may be accessed to assist any accredited training course. There will also be charitable funding options that could be applied on your behalf if this is required.

Charities and Trusts

Other funding support for further education may be obtained from the following organisations. This list is not exhaustive.

www.capstonecareleaverstrust.org

www.reesfoundation.org

www.sparkfoundation.org.uk

www.skinnershall.co.uk/charities/ lawrence-atwell-charity.htm

www.turn2us.org.uk

Please speak with your PA for further information, support, and more details about any of these schemes and grants.

Higher Education Support (university)

If you are in Higher Education, we will support you with a Bursary/ grant as follows:

- A £1,000 payment for the first year and £500 each subsequent year up to a total of 4 years of continuous study on an agreed undergraduate course (to be paid in termly instalments). This money is supporting your education and is to be used towards the purchase of essential course books and equipment, travel to and from your place of study.
- If studying on an Access Course, we will provide up to a total of £500 towards the cost of books and other related materials (paid in three instalments)
- Practical and financial help to move you and your belongings to your place of study and to move you back at the end of your course.
- 12 weeks during the summer period (see section on Holiday Allowance above).

• If you study via the Open University, we will provide up to a total of f 500 towards the cost of books and other related materials (up to 4 years of study, and to your 25th birthday). Please note this amount will be subject to a financial assessment and reviewed annually and will not apply if you are already undertaking a full-time university course/higher education, and/or are in receipt of a Bursary. You will need to provide information about your course to your PA who will confirm how much and when you will receive this support.

Notes: Funding will only be paid for accredited courses and must be discussed with your PA and/or social worker. Part time courses will receive funding support paid pro rata (this does not include online learning). To be eligible for the Bursary, students must be under the age of 25 (this is regardless of the length of your course). Should your course end after your 25th birthday; we support you financially up to the end of the relevant term.

Students are encouraged to access publicly funded courses that are registered with the Skills Funding Agency – most colleges, sixth forms and training providers offer these courses. Lewisham's support for courses not under the Skills Funding Agency cannot be guaranteed.

Student Loan Company

Both full time and part time undergraduate students will need to apply for a student loan to cover the cost of their tuition fee and living expenses. For students living and studying in England, Student Finance England is the student loan company to use. There is a different process for students from other countries within the United Kingdom. More information and dates for application deadlines can be found at www.gov.uk/student-finance.

Propel

A growing number of further and higher education institutes provide a package of support to undergraduate students who are care leavers, which can include an additional amount of financial support along with a designated staff member who will acknowledge your care background, whilst keeping your details confidential. More information can be found at www.propel.org.uk.

Benefits while studying

Full time students are not eligible to claim any benefits such as Universal Credit unless under exceptional circumstances. The exceptional circumstances will be if you are claiming Disabled Living Allowance (DLA) due to your disability, or child benefit for any children in your care and if so, these benefits will continue.

Accommodation while in education

Details about the different housing options are in the Accommodation section. If you are studying, there are some additional options and things to think about. Talk to your PA about what kind of accommodation is going to best suit you while you are studying and plans for after you finish studying. Here is some further information about housing for students.

Student Halls of Residence – first year students who are studying further away from home may choose to go into halls of residence for at least the first year of study. We recommend you go to any Open Day's for your chosen Higher Education Institute and enquire about halls of residence so that you can be clear on what is available, and the costs involved. Your Social Worker and/or PA and Carer can help and guide you with this.

Accessing Independent Housing.

If you have not yet made an application for your own tenancy, talk to your PA who will help you to decide the best time for you to do so. If you decide to study away from London, it may be suitable for you to secure a tenancy on completion of your course. Once you have made the application, you will receive a bidding number. You will then be expected to actively bid on properties in an area you would like to make your home.

Staying put – If you are going to stay with your foster carer on a full-time basis, or during the holiday periods, as an adult you will be expected to contribute to the household living expenses, talk to your carer in advance and you will need to apply for the maximum student loan available. Details will be agreed when setting up the Staying Put arrangement.

For more accommodation options, see accommodation section of the Local Offer.

Note: For students looking to move into private rented accommodation, Lewisham is unable to act as guarantor. Check with your university or training provider for any guarantor schemes that they may be able to recommend.

Life after University

It is never too early to start planning for your next step after graduation, don't wait until you reach the end of your course before you think about the next step. Consider doing work experience at convenient points throughout your studies such as summer internships and work experience programmes to boost your CV and your income. Universities also offer the opportunity of being able to work for them as a student ambassador. University careers services are there to help you decide your next steps.

Post-graduate financial support

Further funding for qualifications at post-graduate level will be decided on a case-by-case basis and an application will need to be made. Your PA can help support you with this.

Asylum seeking young adults (18–21 years)

Care Leavers in custody

If you are a former unaccompanied asylum-seeking child and were looked after by Lewisham, you will receive the same support as any young person who has been in our care. If you are aged between 18 to 21 and your status in the UK is not settled, you will not be entitled to claim Universal Credit. In these situations, we will provide you with financial support (an allowance equivalent to the Home Office 'Cash Support' for Asylum Seekers, to buy food and other personal items) and accommodation in the leaving care supported housing pathway (which will need to be reviewed in your pathway plan or if your circumstances change). You will not be asked to pay any rent or costs towards utilities. Your Social Worker or PA will discuss this with you.

We know that you may also experience other challenges and may have specific needs, which we will also support you to manage. Your Social Worker and/or PA will help you to decide how we do this, and this may include asking for the help of other agencies. If you are in custody (remanded or sentenced) when aged 16 and up to your 21st birthday, your Social Worker and/or PA will check the arrangements with the establishment where you are and will arrange to visit and support you. We will provide you with £10 a week allowance (up to age 21), which you will receive monthly. A postal order for this amount will be sent to the relevant prison or detention centre administrator.

Resettlement in the community

The Prison and Probation services will contact Leaving Care to advise us when you are due for release. We will work with Probation to ensure that you have accommodation and financial support to help with your resettlement.

The financial support will be:

- We will pay the equivalent of Universal Credit until your application is approved.
- We will pay your rent until your housing benefit is sorted
- Financially support you with a passport application or other Photographic ID as and when required.

We will ensure you have all relevant documentation to support you to work or study (e.g., National Insurance Number) and provide access to careers advice

Birthday and Festivity Financial Gift

The following annual birthday and festivity financial gift (either one for Christmas or Eid) will usually be paid.

16 years	£50
17 years	£25
Eid or Christmas	£30

General Living Allowances, pocket money and savings

You will be provided with £20 per month Pocket Money, which you will receive from your carer or keyworker where you are living.

If you are in semi-independent accommodation, you have a $\pounds 60$ per week general living allowance this is to help you with the costs of everyday living.

Clothing and holiday allowance

If you are living in a residential home, you will get an annual clothing allowance of up to £300 per year and an annual leisure/holiday allowance of up to £300.

Care orders at home up to 18th birthday

For children on care orders living at home with their parents, you will receive the same amounts for birthday, festivity and clothing and holiday allowance as young people living away from their families. If you are a care leaver aged 16/17 who returns home (becoming a 'relevant young person') you may also have access to these allowances (up to a maximum of six months, after this you will become 'qualifying').

Driving lessons

You will be supported to have driving lessons, as outlined in the Local Offer.

Apprenticeships

Care leavers aged 16-24 who start an apprenticeship will receive a £1000 bursary to help the transition into the workplace. This is paid through the employer/training provider.

Travel costs to college or sixth form

Post-16 learners in full time education or training, living, and learning in London are entitled to the following: 16+ Oyster Card – offers free travel on London transport.

Discounted travel

You will be eligible to apply for a 16– 25 Rail Card. If you live out of London help may be available from your resident Local Authority depending on where you live and how far you must travel. Your course provider should be able to give you further information. There is a lot on information included in this document. We want to support and help you as much as possible. All questions are valuable and important, however big, or small. Please do not hessite to ask and if you have any questions or need more information then please contact your PA and in their absence the Leaving Care Duty Service.

Contact details.

Lewisham Leaving Care Service 43 Bromley Road, London SE6 2UA

Duty telephone number is 020 8314 8864.

You can either contact your PA, contact duty, or drop into the office in Bromley Road during office hours Monday – Friday 9am–5pm

Glossary

Α

Advocate – Someone who helps you voice your opinions and thoughts where you feel you are not being listened to.

Asylum Seeker – A person who has left their home country as a political refugee and is seeking asylum in another.

В

British Citizenship – When you live and work in the UK free of any immigration controls.

С

Care Leaver – A young person who was previously Looked After and has now left the care system.

Children and Social Work Act 2017

 A piece of legislation that includes duties to care leavers, including the need for a Local Offer and the requirement to work with you until you turn 25, whether you are in education or not. Children Act 1989 – The core piece of legislation that serves as the legal framework for all children's social care responsibilities in the UK.

Corporate Parent – An organisation that fulfils the role of parent.

D

Data Protection Act 2018 –

The legislation outlining laws with regards to the protection of data in the UK – in mainland Europe it is known as GDPR.

Ε

EET – When you are in education, employment, or training.

Eligible – Where a young person is 16 or 17 and has been looked after by the local authority for 13 weeks or more after turning 14 and is still being looked after.

F

Former Relevant – Where a young person is aged 18 to 25th Birthday and was Eligible or Relevant. They continue to be Former Relevant until they are 25 if they remain in education. Foster Carer – An individual who is registered to care for and provide a home for Looked After Children.

Independent Reviewing Officer

(IRO) – An individual responsible for making sure the work done by the social care professionals in your life is of a high standard, and your life is progressing according to plan.

J

Jobcentre – The place where you go for your benefit meetings.

L

Leaving Care Service – The main service that works with you after you turn 18.

Looked After – When a child has been accommodated by the local authority for a period of at least 24 hours because, for whatever reason, their parents are unable to provide suitable care.

Looked After Child Review – A

meeting chaired by the Independent Reviewing Officer (IRO) who gathers all the relevant professionals together, including the foster carer and looked after child to review general progress in the child's life.

Ν

Needs Assessment – Where a judgement is made on how you are doing and what support you might need.

NEET – When you are not in education, employment, or training.

NYAS National Youth Advocacy Service – NYAS Portal – <u>service-</u> request.nyas.net/servicegateway Call HELPLINE on 0808 808 1001 <u>www.nyas.net</u> Facebook: NYAS.yp X @NYASServices Freephone helpline 0808 808 1001

or email help@nyas.net.

Ρ

Pathway Plan – A plan drawn up between you and your worker to set out achievable life goals. The plan covers all areas of your life including housing, money, health, and immigration. It is a legal document.

Personal Adviser – Your allocated worker after turning 18; they will be your primary contact and the person to whom you should turn when you need support.

Personal Education Plan (PEP) – A plan drawn up between you, your worker and, usually, your college or sixth form tutor, which sets out specific, achievable targets in relation to your education.

Q

Qualifying Aged 16–21, (or up to 25th birthday if you were in higher education):

Left care on or after your 16th birthday, and were looked after for 13 weeks, since the age of 14. Or were on Special Guardianship Order when they reached the age of 18; having been looked after immediately before the making of the order; and while applying the same rules for looked after children

R

Relevant – Where a young person was Eligible but is no longer looked after and has not returned home and settled for at least six months. This will also include young people who were detained after turning 16 (e.g., in a psychiatric hospital, youth offending institution, etc.) and had been looked after immediately prior to this happening.

S

Setting Up Home Grant – A grant of \pounds 2,000 used to pay for furniture, white goods, and other items that you need when you move into independent accommodation. Social Worker – A professional registered with Social Work England, who supports individuals and their families.

Support Worker – In the context of care leavers, someone who provides practical support with everyday needs (e.g., opening a bank account, budgeting, paying utility bills, etc.).

Т

Tenancy Agreement – A contract between you and your landlord. It may be written or oral. The tenancy agreement gives certain rights to both you and your landlord, for example, your right to occupy the accommodation and your landlord's right to receive rent for letting the accommodation.

V

Virtual School – A service within Lewisham Council that provides education support to looked after children and care leavers.



www.lewisham.gov.uk

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