



Cheshire West & Chester Council

# Financial Policy

for Care Leavers aged 16-24



Cheshire West  
and Chester

# Your financial support from Cheshire West and Chester

This guide is a young-person friendly version of the full **Care Leavers Financial Policy**. It explains what financial help may be available, what is dependent on your **Care Leaver status**, and what support is decided through your **Pathway Plan**.

## What is this support for?

Cheshire West and Chester Council believes that Care Leavers should expect the same level of care and support from their **Corporate Parents** as a reasonable parent would give their own child. A big part of that is helping you get ready for **adulthood**, including learning **how to manage money** and understanding what **financial help** you can get.

Your financial support will always be looked at through your **Pathway Plan**, which includes your needs around health, education, training, work, accommodation, relationships, identity, support and finances



Your Pathway Plan is completed after a needs assessment and reviewed **at least every 6 months**. It will be clear about what payments you get, how they are paid, how often, and any conditions or reviews. In some situations, payments can be supervised, restricted or suspended depending on your needs and how you are engaging with your plan.

You also need to give your worker your bank or building society details so payments can be made electronically. If you are 16-18 and moving to supported accommodation, staff must make sure you have a suitable bank account set up.

## Step 1: What is my Care Leaver status?

### Eligible Care Leaver

You are an **Eligible Care Leaver** if:

- you are **16 or 17**
- you have been looked after for **13 weeks since age 14**
- some of those 13 weeks were after your **16th birthday**
- you are **still looked after now**



## Relevant Care Leaver

You are a **Relevant Care Leaver** if:

- you are 16 or 17
- you have been looked after for **13 weeks since age 14**
- some of those 13 weeks were after your **16th birthday**
- you are **no longer looked after**

## Former Relevant Care Leaver

You are an **Former Relevant Care Leaver** if:

- you are **aged 18-24**
- you were previously an **Eligible and/or Relevant Care Leaver**

If you become a Former Relevant Care Leaver on your 18th birthday, you keep that status even if you later move back home

## Qualifying Care Leaver

You are a **Qualifying Care Leaver** if you are at least **16 but under 25 (or 21 if no longer in full-time education)** and meet certain legal criteria. For example, if you were looked after before a Special Guardianship Order, stopped being looked after after 16, or were privately fostered post-16 and assessed as in need. Qualifying Care Leavers can get **advice and assistance** based on a needs assessment. Any financial help depends on this assessment.



## Step 2: What financial support might I get?

### Everyday money, housing and living costs:

#### Weekly maintenance payments

If you are an **Eligible Care Leaver**, you can get maintenance payments equivalent to Universal Credit, but only if you are in semi-independent living or a dispersed tenancy. **Relevant Care Leavers** do not normally get standard maintenance payments in the same way, but discretion can be applied depending on assessment and need. **Former Relevant Care Leavers** do not normally get weekly maintenance. There may be short-term discretionary support (for around 2 weeks) whilst waiting for Universal Credit to be paid, provided you have made your claim and are doing everything the Department for Work and Pensions asks you to do. If you do not engage with the claim process, the council may stop maintenance payments. **Qualifying Care Leavers** do not automatically get weekly maintenance, but there may be support in specific situations following an assessment of need.



## Gas, electricity and utilities

If you are **Eligible**, CWaC will usually pay £50 per week towards utilities from 8 weeks before a planned move. More can sometimes be agreed in your Pathway Plan if there is evidence of an additional need. If you are in semi-independent provision, money should not be taken off you as a contribution towards accommodation or utilities. If you are in a dispersed tenancy, payments are to cover things like utilities and water, taking your individual needs into account. **Relevant, Former Relevant and Qualifying Care** Leavers do not normally get standard utilities support in this way.

## Rent

If you are **Eligible**, and in a dispersed tenancy, CWaC is the tenant and is responsible for the rent. You must work with the landlord to sign the tenancy as soon as possible after your 18th birthday. **Relevant Care Leavers** do not get rent paid in the same way as they are no longer in care, and are supported by parents or relatives with parental responsibility. **Former Relevant Care Leavers** usually rely on the housing element of Universal Credit/employment income, except where they are living away at university or college, where accommodation support may apply up to age 25.



## Council Tax

Council Tax is paid by CWaC for **Former Relevant Care Leavers** from the point they sign for their own tenancy until they turn 25. If you live in Cheshire West and Chester, this should usually happen automatically and you should not receive Council Tax bills. If you do receive one, send it to your allocated worker. If you live outside CWaC, you need to send your bill each year (usually around April) to your PA. You should send bills within 2 weeks of receiving them and at least 1 week before payment is due. If extra costs occur because you sent it late, any further help would be discretionary.

**Qualifying Care Leavers** do not automatically get Council Tax paid in the same way.

## Family Time support

There is discretionary funding for travel and/or activities to support family time. If you are in foster or residential care, costs may already be included in the placement up to 20 miles. If it is further than that, support may be considered. If you are in semi-independence or a dispersed tenancy, there should be a sustainable plan in your Pathway Plan, using your weekly allowance where appropriate and extra help for special activities or longer travel. **Relevant Care Leavers** may also get support for sibling or wider family time based on assessment and individual circumstances. **Former Relevant** and **Qualifying Care Leavers** do not routinely get this as a standard payment.



## Education, training and work:

### Education and training incentive

If you are **Eligible**, you may get £15 a week as a CWaC educational incentive if:

- you are in education
- you are not getting another education cash incentive

There is also a CWaC training incentive of £15 a week if you are in a training programme or volunteering (up to age 21), and only if you are not getting another cash incentive. This can also apply if you are in employment or an apprenticeship and still qualify for Universal Credit.

For **Relevant** and **Former Relevant Care Leavers**, if you are in education or training in line with your Pathway Plan, you are expected to claim all available education allowances and incentives first. If those claims do not give you any extra money, then you can get an additional incentive, paid retrospectively through the system and monitored by your worker, but only while you keep attending.

For those in paid employment but still in receipt of Universal Credit, you may also be able to receive an incentive.



## Meals, uniform and travel

There is support of £4.50 per meal, with a maximum of 1 meal a day, and only on days when you attend for a full day. There can also be help with travel passes for getting from home to your place of education up to age 21 if this is not otherwise provided.

This support does not apply to higher education in the same way. For employment, support is not usually given if your take-home pay is over £100 a week. **Relevant Care Leavers** may get support if they are in education or training and have no student loans or other bursaries; exceptional discretionary payments can also be considered.

## Help with interviews and work

CWaC can pay up to £100 for things like clothes, resources and travel to help you attend interviews and move into work.



## Course-related costs

In exceptional circumstances, the Team Manager can authorise reasonable costs for **Eligible, Relevant** and **Former Relevant Care Leavers** for:

- registration and exam fees
- essential textbooks or equipment
- specialist clothing like a lab coat
- curriculum activities
- public transport between accommodation and college/course

To get course support, you need:

- proof you have been accepted onto the course
- your timetable and proof of attendance
- written confirmation that equipment/items are essential for the course



## **Setting Up Home:**

### **Setting Up Home Allowance**

You can get up to £3,000 in total as a Setting Up Home Allowance. This is to help with the practical costs of moving into your own home. It is a discretionary allowance based on need, and is meant to support you over time between the ages of 18 and 25. It is not paid all in one go, unless there are exceptional circumstances.

The allowance can be used for:

- essential household items
- furniture
- some items whilst in semi-independence if they will move with you
- storage costs
- removal costs
- in some cases, reimbursing the person or placement if you keep furniture/items you used there



## Important rules:

- it is best not to spend it all straight away, so there is money left for things you realise you need later
- the total amount is linked to the year you first access it - if CWaC later increases the allowance, your remaining balance still relates to the amount available when you first started using it
- you may not get repeat funding for the same type of item later, except for absolute essentials like a bed, cooker, fridge or freezer
- you cannot normally access it whilst living with a parent or someone with parental responsibility, unless you have your own tenancy offer and are preparing to move
- receipts should be kept and spending recorded
- CWaC wants to give you as much choice as possible, but there are guidance amounts and maximum spends for certain items (e.g. TVs) to ensure there is enough money for the essentials
- buying things in sales or charity shops is supported as long as there are no health or safety concerns

If you are a **Qualifying Care Leaver**, a reduced Setting Up Home payment may be considered in exceptional circumstances, e.g. after a breakdown in a Special Guardianship Order.



## **Birthdays, festivals, clothes, holidays and Trust Fund:**

### **Birthday money**

- **Eligible Care Leavers:** £303.45 on your 16th and 17th birthdays if in semi-independence
- **Relevant Care Leavers:** £303.45 on your 17th birthday if in line with your Pathway Plan
- **Former Relevant Care Leavers:** £303.45 on your 18th and 21st birthdays
- If you are not actively engaged in your Pathway Plan or not 'in touch', the payment may be reduced and £50 may be agreed at the discretion of your PA with manager oversight

For 19th and 20th birthdays, **Former Relevant Care Leavers** can get £30 if they are engaged with their Pathway Plan or actively 'in touch'.

**Qualifying Care Leavers** do not get this as a standard payment.

### **Birthday cards**

**Eligible, Relevant** and **Former Relevant Care Leavers** should get a birthday card from the Supporting Independence Team unless they have asked not to, even where yearly birthday grants are not paid.



## Festival money

**Eligible Care Leavers** will receive £303.45 for a significant religious/cultural festival of your choice (e.g. Christmas, Eid, Hanukkah or Diwali). **Relevant** and **Former Relevant Care Leavers** will also receive this, provided they are engaging with their Pathway Plan and 'in touch'. If you are not engaging/'in touch', you may receive a gift card to the value of £50 instead.

21st birthday and festival payments can, on occasion, be spread out across the months beforehand, or used to support need at other times if preferred. This would be decided in discussion with your PA.

## Clothing

The maximum clothing allowance is £300 every 6 months (up to £600 a year) for **Eligible** and **Relevant Care Leavers**, based on assessed need. For separated migrant children, there is an initial clothing allowance of £150, which comes off the yearly maximum. Clothing support ends at age 18 and/or once you are managing a weekly budget. This is expected from age 18 when you have income through work, student finance or Universal Credit.

Clothing money is not automatically granted at the maximum amount. It is based on need and planned in your Pathway Plan, including changes in seasons, interviews, funerals, weddings, sport, hobbies or work.



## Brio Leisure

**Eligible, Relevant and Former Relevant Care Leavers** can get a free annual pass from Brio Leisure, worth around £200-£300, to access any Brio centre. The pass is available up to the age of 21, and requires renewal each year.

## Holiday funding

**Eligible and Relevant Care Leavers** who are actively engaging with their Pathway Plan can request help towards a holiday, with a maximum contribution of £500 per trip. It is a contribution, not usually the full cost. Relevant Care Leavers who are not actively working with their Pathway Plan are not able to apply. Former Relevant and Qualifying Care Leavers do not get this as a standard payment.

## Trust Fund

**Eligible, Relevant and Former Relevant Care Leavers** (up to age 21) can apply to the CiCC Trust Fund for up to £400 in a 12-month period, on a case-by-case basis depending on availability and application. Some additional exceptions may be made for those aged 21-24. Qualifying Care Leavers do not get this as a standard entitlement.



## Identity documents, mobile phones and extra support:

### ID documents

CWaC can pay for the cost of applying for a passport, driving licence and other documents, such as a CitizenCard, for **Eligible, Relevant** and **Former Relevant Care Leavers**. **Qualifying Care Leavers** do not get this as a standard payment.

### Mobile phones

**Eligible Care Leavers** can get £30 plus top-up payments for a basic phone. If the phone is a smartphone, there needs to be a needs assessment in your Pathway Plan. **Relevant Care Leavers** may be provided with a basic phone at the manager's discretion where this helps with safety or securing housing. **Former Relevant** and **Qualifying Care Leavers** do not have a standard phone payment.

Important rules:

- CWaC sets a standard phone allowance each year based on market rates
- CWaC does not pay for upgrades if your current phone works
- CWaC does not immediately replace lost or damaged phones, but may help in some cases for safety, and may ask you to contribute weekly towards the cost



- CWaC does not normally fund data packages for smartphones for those over 18, except temporarily in exceptional cases to support housing or career actions; for under 18s, they do not fund data packages unless there is no Wi-Fi where you live
- If you want a more expensive phone, you can combine the council's standard allowance with your own money

## Further support

Following an assessment of need, **Eligible**, **Relevant** and **Former Relevant Care Leavers** can ask for additional discretionary support in priority areas such as:

- education, training and employment costs
- health needs not covered by universal services, like glasses and dental care
- positive social activities
- childcare not covered by universal services
- deposits and advance rent
- mobile phone support

Health needs may be funded, but cosmetic procedures are not, including braces where there is no NHS recommendation of need. For under 18s, health costs are expected to be free; more expensive optional choices are not funded. For over 18s, if you are on Universal Credit, essential health support should be free; if not, you are generally expected to use your income unless there are special circumstances.



## Emergency help

If you are struggling, time-limited emergency help may be provided for things like food and clothing, following an assessment of need. Sometimes this can be treated as an advance or loan from your usual allowance and paid back over time. If there is a pattern of repeated requests or concerns about budgeting, you may be expected to take part in budgeting support or training before further payments are made. Any help should be recorded in your Pathway Plan.

## University and higher education:

### Higher education bursary

If you are a **Former Relevant Care Leaver** on a qualifying higher education course of at least 2 academic years, you can get a bursary of at least £2,000, usually paid as £500 a year and £500 at graduation. For some 3-4 year courses, this can increase to £3,000, subject to assessment and management agreement. For 1-year courses, up to £500 can be paid at the manager's discretion. In exceptional circumstances, **Qualifying Care Leavers** may get support, but only with Senior Management oversight.



## Higher education accommodation

**Former Relevant Care Leavers** in higher education can get help towards accommodation. CWaC expect to pay 50% of the accommodation costs, based on standard student accommodation rates in that area. You are expected to apply for the maximum student loan, and living costs are not routinely paid by CWaC. If there is genuine hardship, manager discretion may apply.

## Vacation accommodation

**Former Relevant Care Leaver** in higher education can get support for vacation accommodation up to age 25, if a needs assessment shows it is justified. CWaC may fund between 50-100% of vacation accommodation costs if you cannot reasonably sustain them, especially during longer vacation periods like the summer break. The council will only pay for one type of accommodation at a time. **Qualifying Care Leavers** studying full-time away from home must have accommodation provided or paid for during college/university vacations up to age 25.

## Higher education post-25

If you start or continue higher education and will be 25+, financial help becomes discretionary. Financial support is usually limited or unavailable after turning 25, especially for accommodation costs for academic years starting after you have already turned 25, if you can get a student loan.



## **Particular situations:**

### **Staying Put**

If you stay with your foster carer after turning 18, you can do so if both you and the carer agree and approval is given through the Staying Put process. Foster carers continue to get the standard 16+ fostering allowance after you turn 18, though they no longer receive the professional fee. In some cases, an advanced Staying Put rate may be paid where there are significant additional support needs, either through Adult Social Care or Children's Social Care, with review points built in.

### **Separated Migrant Children**

Separated migrant children generally get the same levels of support as other children and young people, but maintenance and accommodation support may continue after 18 if immigration status means they cannot access benefits or housing. On arrival, they should be helped to get a phone, bus pass, Brio Leisure pass, and an arrival pack. They will also get an initial clothing allowance of £150 for essential clothing.



## **If you are in custody or hospital**

If you are in custody, you are maintained by the establishment and do not get a normal personal allowance. If you are engaging in education, employment or purposeful activity and cannot earn your own weekly money, a small monthly allowance equivalent to the education incentive may be considered. Stamps and stationery may also be provided to help you keep in touch. When you are released, your entitlements continue if you are eligible, and any remaining Setting Up Home Allowance can still be used before turning 25.

For those in custody or detained in hospital under the age of 18, there are different rules to determine Care Leaver status. Please ask us about this.

## **If you are a parent**

If you are pregnant or a parent, you should be signposted to support services and may be offered a pre-birth assessment.

If you are under 18, you are not usually entitled to universal benefits even if pregnant, so you are expected to be supported financially and with accommodation by your parent/Corporate Parent; the Department for Work and Pensions may consider exceptional cases.



## If you have complex needs

If you have complex needs and are an **Eligible, Relevant or Former Relevant Care Leaver**, you keep the same leaving care entitlements, including a Pathway Plan and leaving care support until your 25th birthday. There will be no duplication with Adult Services funding, and Adult Services funding will take priority. Birthday/festival money may be topped up if your provider gives less than other Care Leavers receive. You may still access the Setting Up Home Grant, and education/training incentives can still apply up to the age of 21 if you are not getting the same from another source.

## If you live with a partner

If you move in with a partner, you should still get support from your PA, including visits and reviews, and still get help with general support such as education, health and employment. However, maintenance and accommodation costs are not usually paid from leaving care funding as you and your partner are expected to access benefits as a household. Birthday money, festival money, education/training incentives, university bursary and Setting Up Home support can still apply.



## Criminal injuries compensation, and inheritance

If you are an **Eligible** or **Relevant Care Leaver** and receive money from criminal injuries compensation or an inheritance, CWaC will hold it in trust until you turn 18. After your 18th birthday, all the money plus interest should be made available to you, and you should be helped to choose a suitable savings account.

### If you return home

If you return to live with your parents or someone with parental responsibility, that person becomes responsible for your welfare and maintenance. Depending on your circumstances, your Care Leaver status may change.

If you are living full-time with parents or someone with parental responsibility, CWaC does not normally pay:

- rent/accommodation costs
- weekly maintenance in the same way
- Setting Up Home Grant until you are preparing to move into your own tenancy

However, the policy does allow discretion depending on the family's circumstances, increased costs and whether you have any income of your own.



## Support from 21-24 and post-25

If you are aged 21-24, you can ask for continuing support from the Supporting Independence Team up to turning 25. If you are returning to education or training, a worker will assess the course and the support you may need and a new Pathway Plan can be created. You can then continue to get support from a PA. The Supporting Independence Team also aims to make contact at least annually with **Former Relevant Care Leavers** up to turning 25 who are not actively 'in touch', to remind them of support.

After turning 25, there is no financial support as a general rule. Remaining Setting Up Home money cannot normally be accessed after turning 25 unless a specific need and plan were agreed before the 25th birthday. Exceptional requests would need approval from the Head of Service or Director of Children's Social Care.



## Step 3: How will payments be made?

CWaC uses different payment systems depending on your needs and your stage of independence. Usually, regular payments go straight into your bank account. If automatic payments have not been received, you may need to provide receipts or evidence before an additional payment is made. If you are still learning to manage money, payments can sometimes be split, made more often than weekly, given in cash, or provided as vouchers/direct payments. Where there are concerns about how money is being used, supported shopping or supervised spending may be used.

All financial arrangements will be continuously reviewed and recorded in your Pathway Plan, including any conditions. If there are concerns that money is not being used as agreed, restrictions may be put in place. If a young person objects and agreement cannot be reached, they should be encouraged to put their concerns in writing to the manager of the Supporting Independence Team.



# Summary

## Eligible Care Leaver

As an **Eligible Care Leaver**, you may receive:

- weekly maintenance equivalent to Universal Credit if in semi-independence/dispersed tenancy
- £50 a week utilities support in certain settings
- rent support in dispersed tenancies
- birthday/festival money
- clothing support
- Brio Leisure pass
- Trust Fund
- Setting Up Home planning
- education/training incentives
- help with meals, travel, uniform and work interview costs
- ID documents
- mobile phone support
- discretionary additional help through your Pathway Plan



## Former Relevant Care Leaver

As a **Former Relevant Care Leaver**, you may receive:

- Council Tax paid until you turn 25
- birthday/festival money
- Brio Leisure pass (up to age 21)
- short-term maintenance while waiting for Universal Credit in some cases
- university bursary
- accommodation support for higher education
- vacation accommodation support
- ID documents
- Setting Up Home Allowance
- education/training support where applicable
- additional discretionary support depending on need and your Pathway Plan



## Qualifying Care Leaver

As a **Qualifying Care Leaver**, you may receive:

- advice and assistance based on assessment
- college/university vacation accommodation if studying full-time away from home, up to turning 25
- help with education, training, health, living costs or Setting Up Home depending on assessed need and management agreement, in exceptional circumstances



## You do not have to remember this on your own

Your Pathway Plan, Social Worker and Personal Advisor should help you understand your Care Leaver status and entitlements. Should you need more information, ask your worker to go through the full version of this policy with you.







### **Accessing Cheshire West and Chester Council information and services**

Council information is also available in audio, Braille, large print or other formats. If you would like information in another format or language, including British Sign Language, please email us at: **[equalities@cheshirewestandchester.gov.uk](mailto:equalities@cheshirewestandchester.gov.uk)**

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You can also telephone: **0300 123 8 123**  
or textphone: **18001 0300 123 8 123**  
website: **[www.cheshirewestandchester.gov.uk](http://www.cheshirewestandchester.gov.uk)**

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The Portal, Wellington Road  
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